

**NCUA**



**2002  
MIDYEAR  
STATISTICS FOR  
FEDERALLY  
INSURED  
CREDIT UNIONS**

## PREFACE

### 2002 MIDYEAR STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

This is a semiannual publication that presents in detail the aggregate financial and statistical information for the nation's federally insured credit unions. Credit unions provided the data contained in this report by completing the MIDYEAR CALL REPORT.

This publication presents information in tables classified by peer group and by state. The aggregate statistical information in these tables is the latest as of the publication date. It includes any updates credit unions have made to their call report data for each of the reporting periods presented. The publication is organized into the following four sections:

- **Part I**                      All Federally Insured Credit Unions
- **Part II**                     Federal Credit Unions
- **Part III**                    Federally Insured State Chartered Credit Unions
- **Part IV**                    State Tables

For information on obtaining additional copies of this publication (NCUA 8060), please contact the following office:

National Credit Union Administration  
Office of Administration/Publication Dept.  
1775 Duke Street  
Alexandria, VA 22314-3428

(703) 518-6340

# TABLE OF CONTENTS

	Page
NCUA Addresses and Telephone Numbers.....	iv
<b>Part I - National Totals for Federally Insured Credit Unions</b>	
Financial Trends in Federally Insured Credit Unions Report.....	1-7
Graphs of 5 Year Trends:	
Number of Credit Unions .....	8
Assets.....	8
Membership.....	8
Loans and Shares .....	8
Loan to Share Ratio.....	9
Share Growth .....	9
Loan Growth .....	9
Net Worth Growth.....	9
Return on Average Assets.....	10
Gross Income to Average Assets .....	10
Operating Expenses to Average Assets .....	10
Cost of Funds to Average Assets .....	10
Delinquency.....	11
Loans and Investments as Percentage of Total Assets.....	11
Net Worth to Total Assets.....	11
Long Term Investments.....	11
Table 1, Consolidated Balance Sheet, 2000-2002.....	12
Table 2, Consolidated Income and Expense Statement, 2000-2002 .....	13
Table 3, Supplemental Loan Data, June 30, 2002 .....	14-15
Table 4, Supplemental Data - Miscellaneous, June 30, 2002 .....	16-17
Table 5, Distribution of Borrowings, Savings, Investments, June 30, 2002.....	18
Table 6, Interest Rate by Type of Loan, June 30, 2002 .....	19
Table 7, Dividend Rate by Type of Savings Account, June 30, 2002.....	20
Table 8, Selected Ratios by Peer Group, June 30, 2002 .....	21
Table 9, Consolidated Balance Sheet for Peer Group 1, 2000-2002 .....	22
Table 10, Consolidated Balance Sheet for Peer Group 2,2000-2002 .....	23
Table 11, Consolidated Balance Sheet for Peer Group 3,2000-2002 .....	24
Table 12, Consolidated Balance Sheet for Peer Group 4, 2000-2002 .....	25
Table 13, Consolidated Income and Expense Statement for Peer Group 1, 2000-2002.....	26
Table 14, Consolidated Income and Expense Statement for Peer Group 2, 2000-2002.....	27
Table 15, Consolidated Income and Expense Statement for Peer Group 3, 2000-2002.....	28
Table 16, Consolidated Income and Expense Statement for Peer Group 4, 2000-2002.....	29
Table 17, Negative Net Income and CAMEL Rating Data, 1998-2002 .....	30
Table 18, The 100 Largest Credit Unions, June 30, 2002.....	31-32
Table 19, Number of Credit Unions by State, June 30, 2002 .....	33
Table 20, Assets by State, June 30, 2002 .....	34
<b>Part II - National Totals for Federal Credit Unions</b>	
Graphs of 5 Year Trends:	
Number of Credit Unions .....	35
Assets.....	35
Membership.....	35
Loans and Shares .....	35
Loan to Share Ratio.....	36
Share Growth .....	36
Loan Growth .....	36
Net Worth Growth.....	36
Return on Average Assets.....	37
Gross Income to Average Assets .....	37
Operating Expenses to Average Assets .....	37
Cost of Funds to Average Assets .....	37
Delinquency.....	38
Loans and Investments as Percentage of Total Assets.....	38
Net Worth to Total Assets.....	38

## TABLE OF CONTENTS

Long Term Investments.....	38
Table 1, Consolidated Balance Sheet, 2000-2002.....	39
Table 2, Consolidated Income and Expense Statement, 2000-2002.....	40
Table 3, Supplemental Loan Data, June 30, 2002.....	41-42
Table 4, Supplemental Data - Miscellaneous, June 30, 2002.....	43-44
Table 5, Distribution of Borrowings, Savings, Investments, June 30, 2002.....	45
Table 6, Interest Rate by Type of Loan, June 30, 2002.....	46
Table 7, Dividend Rate by Type of Savings Account, June 30, 2002.....	47
Table 8, Selected Ratios by Peer Group, June 30, 2002.....	48
Table 9, Consolidated Balance Sheet for Peer Group 1, 2000-2002.....	49
Table 10, Consolidated Balance Sheet for Peer Group 2, 2000-2002.....	50
Table 11, Consolidated Balance Sheet for Peer Group 3, 2000-2002.....	51
Table 12, Consolidated Balance Sheet for Peer Group 4, 2000-2002.....	52
Table 13, Consolidated Income and Expense Statement for Peer Group 1, 2000-2002.....	53
Table 14, Consolidated Income and Expense Statement for Peer Group 2, 2000-2002.....	54
Table 15, Consolidated Income and Expense Statement for Peer Group 3, 2000-2002.....	55
Table 16, Consolidated Income and Expense Statement for Peer Group 4, 2000-2002.....	56
Table 17, Negative Net Income and CAMEL Rating Data, 1998-2002.....	57
Table 18, The 100 Largest Credit Unions, June 30, 2002.....	58-59
 <b>Part III - National Totals for Federally Insured State Chartered Credit Unions</b>	
Graphs of 5 Year Trends:	
Number of Credit Unions.....	60
Assets.....	60
Membership.....	60
Loans and Shares.....	60
Loan to Share Ratio.....	61
Share Growth.....	61
Loan Growth.....	61
Net Worth Growth.....	61
Return on Average Assets.....	62
Gross Income to Average Assets.....	62
Operating Expenses to Average Assets.....	62
Cost of Funds to Average Assets.....	62
Delinquency.....	63
Loans and Investments as Percentage of Total Assets.....	63
Net Worth to Total Assets.....	63
Long Term Investments.....	63
Table 1, Consolidated Balance Sheet, 2000-2002.....	64
Table 2, Consolidated Income and Expense Statement, 2000-2002.....	65
Table 3, Supplemental Loan Data, June 30, 2002.....	66-67
Table 4, Supplemental Data - Miscellaneous, June 30, 2002.....	68-69
Table 5, Distribution of Borrowings, Savings, Investments, June 30, 2002.....	70
Table 6, Interest Rate by Type of Loan, June 30, 2002.....	71
Table 7, Dividend Rate by Type of Savings Account, June 30, 2002.....	72
Table 8, Selected Ratios by Peer Group, June 30, 2002.....	73
Table 9, Consolidated Balance Sheet for Peer Group 1, 2000-2002.....	74
Table 10, Consolidated Balance Sheet for Peer Group 2, 2000-2002.....	75
Table 11, Consolidated Balance Sheet for Peer Group 3, 2000-2002.....	76
Table 12, Consolidated Balance Sheet for Peer Group 4, 2000-2002.....	77
Table 13, Consolidated Income and Expense Statement for Peer Group 1, 2000-2002.....	78
Table 14, Consolidated Income and Expense Statement for Peer Group 2, 2000-2002.....	79
Table 15, Consolidated Income and Expense Statement for Peer Group 3, 2000-2002.....	80
Table 16, Consolidated Income and Expense Statement for Peer Group 4, 2000-2002.....	81
Table 17, Negative Net Income and CAMEL Rating Data, 1998-2002.....	82
Table 18, The 100 Largest Credit Unions, June 30, 2002.....	83-84

## TABLE OF CONTENTS

### Part IV - Credit Union Tables by State

Table A, Corporate Credit Union Data by State, June 30, 2002.....	85-88
Alabama -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	89-90
Alaska -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	91-92
Arizona -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	93-94
Arkansas -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	95-96
California -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	97-98
Colorado -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	99-100
Connecticut -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	101-102
Delaware -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	103-104
District of Columbia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	105-106
Florida -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	107-108
Georgia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	109-110
Guam -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	111-112
Hawaii -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	113-114
Idaho -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	115-116
Illinois -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	117-118
Indiana -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	119-120
Iowa -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	121-122
Kansas -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	123-124
Kentucky -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	125-126
Louisiana -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	127-128
Maine -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	129-130
Maryland -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	131-132
Massachusetts -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	133-134
Michigan -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	135-136
Minnesota -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	137-138
Mississippi -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	139-140
Missouri -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	141-142
Montana -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	143-144
Nebraska -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	145-146
Nevada -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	147-148
New Hampshire -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	149-150
New Jersey -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	151-152
New Mexico -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	153-154
New York -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	155-156
North Carolina -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	157-158
North Dakota -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	159-160
Ohio -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	161-162
Oklahoma -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	163-164
Oregon -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	165-166
Pennsylvania -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	167-168
Puerto Rico -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	169-170
Rhode Island -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	171-172
South Carolina -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	173-174
South Dakota -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	175-176
Tennessee -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	177-178
Texas -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	179-180
Utah -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	181-182
Vermont -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	183-184
Virgin Islands -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	185-186
Virginia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	187-188
Washington -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	189-190
West Virginia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	191-192
Wisconsin -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	193-194
Wyoming -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	195-196

## NATIONAL CREDIT UNION ADMINISTRATION

1775 DUKE STREET  
ALEXANDRIA, VIRGINIA 22314-3428  
(703) 518-6300

**DENNIS DOLLAR, CHAIRMAN**  
**JOANN M. JOHNSON, BOARD MEMBER**  
**DEBORAH MATZ, BOARD MEMBER**

### NCUA REGIONAL OFFICES:

**Region I:** *Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont*  
Regional Director Layne L. Bumgardner  
9 Washington Square  
Washington Avenue Extension  
Albany, NY 12205  
(518) 862-7400

**Region II:** *Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, Virginia*  
Regional Director Tawana James  
1775 Duke Street, Suite 4206  
Alexandria, VA 22314-3437  
(703) 519-4600

**Region III:** *Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Puerto Rico, South Carolina, Tennessee, Virgin Islands*  
Regional Director Alonzo A. Swann III  
7000 Central Parkway, Suite 1600  
Atlanta, GA 30328  
(678) 443-3000

**Region IV:** *Illinois, Indiana, Michigan, Missouri, Ohio, West Virginia, Wisconsin*  
Regional Director Melinda Love  
4225 Naperville Road, Suite 125  
Lisle, IL 60532-3658  
(630) 955-4100

**Region V:** *Arizona, Colorado, Iowa, Kansas, Minnesota, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas*  
Acting Regional Director Jane Walters  
4807 Spicewood Springs Road, Suite 5200  
Austin, TX 78759-8490  
(512) 342-5600

**Region VI:** *Alaska, American Samoa, California, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming*  
Regional Director Robert E. Blatner  
2300 Clayton Road, Suite 1350  
Concord, CA 94520  
(925) 363-6200

**FEDERALLY INSURED  
CREDIT UNIONS**

# FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1, 2002 to June 30, 2002

## HIGHLIGHTS

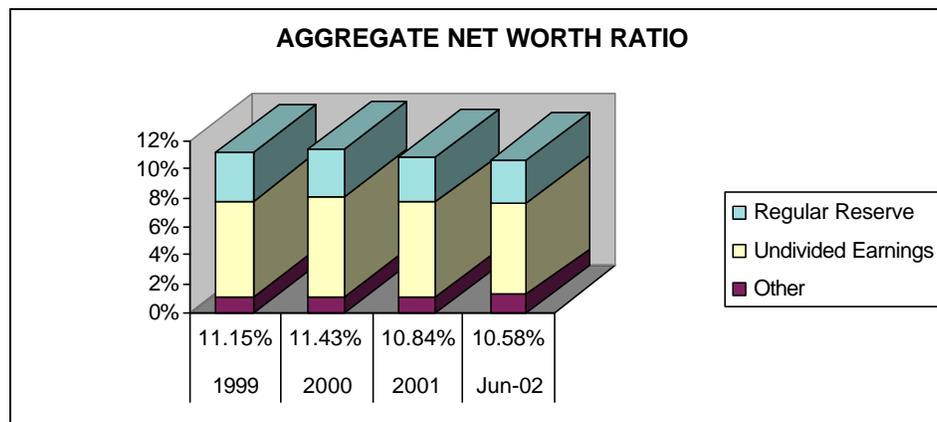
This report summarizes the trends of all federally insured credit unions that reported as of June 30, 2002.

Key financial indicators are noted below:<sup>1</sup>

- ◆ **Assets** increased \$37.3 billion or 7.45%.
- ◆ **Capital:** Net worth increased \$2.6 billion or 4.84%, while the net worth to assets ratio decreased to 10.58%.
- ◆ **Loans** increased \$11.2 billion or 3.47%.
- ◆ **Shares** increased \$33.6 billion or 7.68%. The loan-to-share ratio decreased to 70.88%.
- ◆ **Cash management accounts**, (cash on hand, cash on deposit, cash equivalents,) plus short-term investments (less than 1 year) increased \$9.0 billion or 9.35%.
- ◆ **Long-term investments (over 1 year)** increased \$15.1 billion or 22.65%.
- ◆ **Profitability** increased with a 1.04% return on average assets ratio.
- ◆ **Delinquent** loans as a percentage of total loans declined from the yearend 2001 level of 0.82% to 0.72%, while **net charge-offs** increased from 0.46% to an annualized 0.49% of average loans.

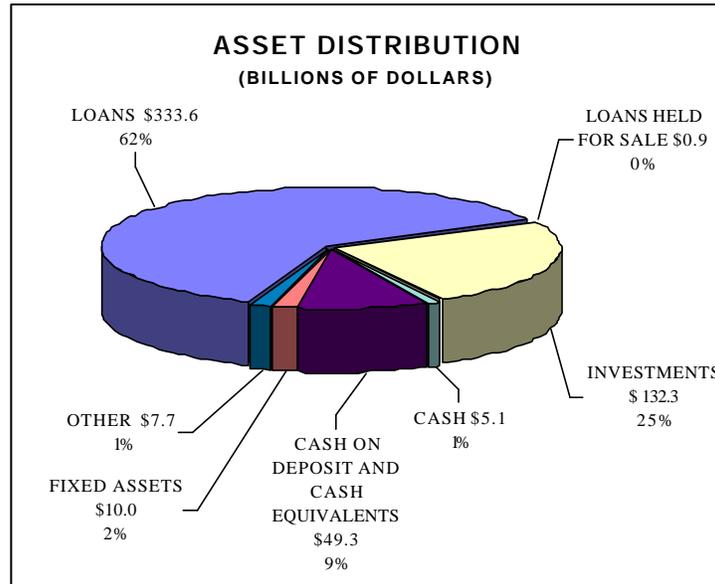
## CAPITAL

Total net worth increased \$2.6 billion or 4.84% during the first half of 2002, compared to \$2.1 billion or 4.29% during the same period last year. The aggregate net worth to total assets ratio decreased from 10.84% at the end of 2001 to 10.58% as of June 30, 2002, as asset growth outpaced net worth growth. The average net worth ratio among individual credit unions decreased from 13.74% at the end of 2001 to 13.21% as of June 30, 2002.



1. Unless otherwise indicated, all percent changes are year-to-date, and are not annualized.

## ASSET QUALITY



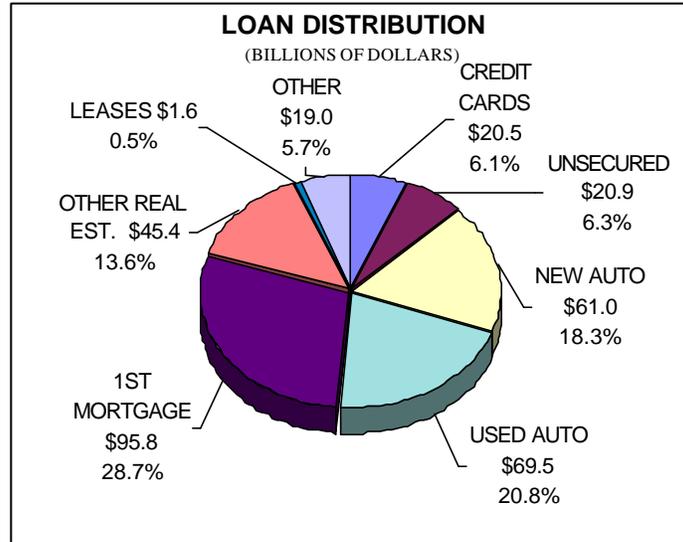
**LOAN TRENDS:** Total loans increased \$11.2 billion or 3.47% through the first half of 2002. All loan categories except *Unsecured Credit Card Loans* and *All Other Unsecured Loans* increased. Growth in the various categories was as follows:

- Unsecured credit card loans decreased \$1.2 billion or 5.69%;
- All other unsecured loans decreased \$0.9 billion or 4.08%;
- New auto loans increased \$0.8 billion or 1.27%;
- Used auto loans increased \$3.2 billion or 4.78%;
- First mortgage real estate loans increased \$6.6 billion or 7.46%;
- Other real estate loans increased \$2.8 billion or 6.58%;

- Leases receivable increased \$0.1 billion or 6.07%; and
- All other loans increased \$1.7 billion or 10.04%.

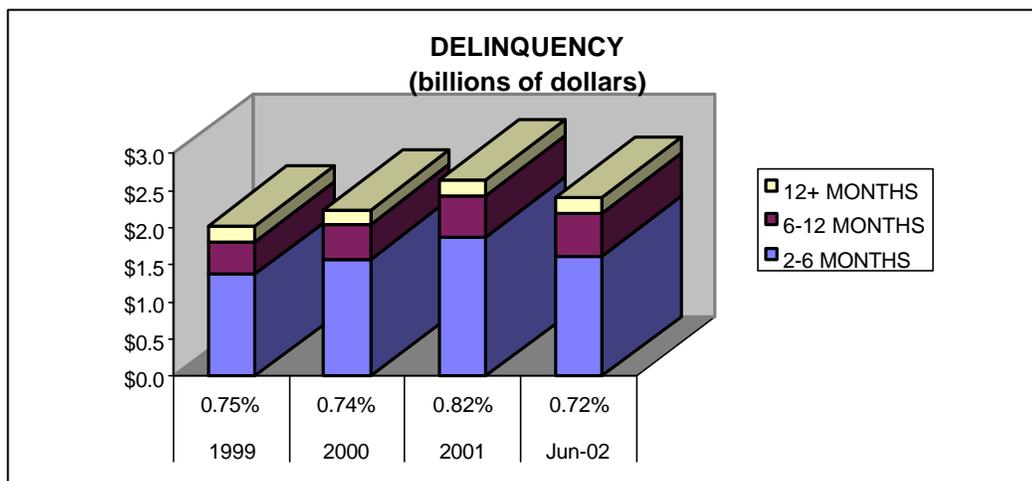
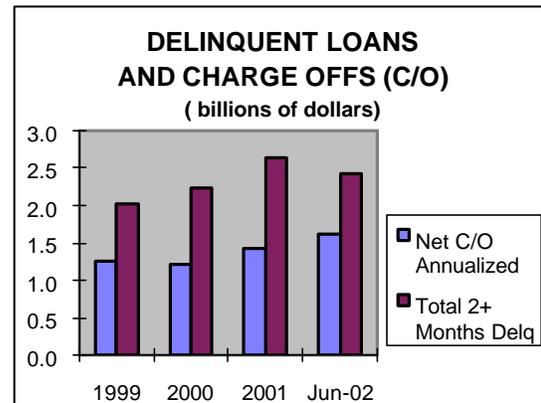
First mortgage real estate loans in the amount of \$95.8 billion account for 28.71% of all loans, with \$69.1 billion or 72.14% of these loans reported as fixed rate. Federally insured credit unions granted \$20.5 billion in fixed rate and \$5.8 billion in adjustable rate first mortgage real estate loans through June 30, 2002. On an annualized basis, the amount of first mortgage loans granted exceeds the amount granted in 2001 by \$6.7 billion or 14.56%. Credit unions also report \$9.5 billion of first mortgages sold (includes both fixed and adjustable rates) or 35.93% of the loans granted during this period.

Annualized loan growth was 6.94% while shares grew at an annualized rate of 15.35%, resulting in a loan-to-share ratio of 70.88%

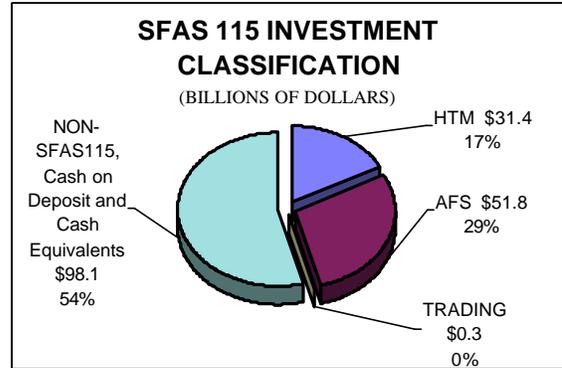


**DELINQUENCY TRENDS:** Delinquent loans decreased \$231.0 million or 8.73% through June 30, 2002, and the delinquent loans to total loans ratio declined from 0.82% at the end of 2001 to 0.72%.

The net charge-off loans to average loans ratio increased from an annualized rate of 0.43% to 0.49%, compared to the same period last year. Charge-off loan dollars increased 20.80% over the same period last year, and recoveries increased 9.76%.

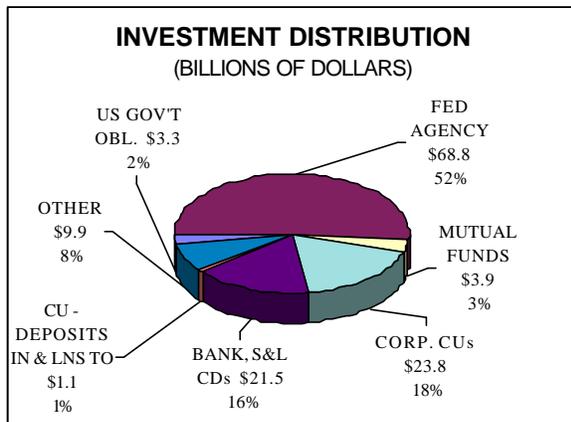


Federally insured credit unions reported \$0.9 billion of outstanding loans subject to bankruptcy. In addition, \$371.2 million of bankruptcy loans were reported as charged off during the first half of 2002. This accounts for 38.76% of all loans charged off this year. The number of members filing bankruptcy increased 1.70% compared to the number reported the same period last year, with 0.16% of all members reporting bankruptcy though the first half of 2002.



**INVESTMENT TRENDS:** Total investments increased \$20.3 billion or 18.13% through the first half of 2002. All investment categories, except *Credit Unions - Deposits In and Loans To*, displayed growth.

*Non-SFAS 115 Investments* increased from \$85.5 billion to \$98.1 billion (\$12.6 billion or 14.73%). *Held to Maturity* investments increased from \$27.3 billion to \$31.4 billion (\$4.0 billion or 14.82%). *Available for Sale* investments increased from \$44.1 billion to \$51.8 billion (\$7.6 billion or 17.33%). *Trading Securities* increased from \$294.2 million to \$312.2 million (\$18.0 million or 6.11%).



As of June 30, 2002, *Held to Maturity* and *Available for Sale* investments made up 46% of the investment portfolio (17% and 29%, respectively), while *non-SFAS 115 Investments, Cash on Deposit, and Cash Equivalents* accounted for 54% of the portfolio (a small amount was classified as *Trading*).

*Cash management accounts* increased \$3.8 billion or 7.46%. The combined categories of *cash management accounts*, plus investments with maturities of less than one year increased \$9.0 billion or 9.35% through the first half of 2002.

Investments with maturities greater than a year increased \$15.1 billion or 22.65%.

The investment category noting the largest dollar growth is *Federal Agency Securities*, which increased \$10.0 billion or 17.02%. *All Other Investments* noted the largest growth of \$2.6 billion or 34.57%.

The following table compares the changes in the maturity structure of the investment portfolio in the past year.

Investment Maturity or Repricing Interval	% of Total Investments June 2001	% of Total Investments June 2002
Less than 1 year	63.34%	54.91%
1 to 3 years	22.94%	31.27%
3 to 10 years	12.31%	12.81%
Greater than 10 yrs	1.41%	1.01%

The increase in investments with maturities greater than one-year is consistent with the higher increase in total investments compared to the cash management accounts.

### EARNINGS

The large growth in deposits and modest loan growth experienced since 2001, coupled with a low interest rate environment, has significantly reduced the gross income to total assets ratio compared to the same period last year. Adjustments to the cost of funds, along with a reduction in operating expenses in relation to average assets, contributed to an eight basis point increase to the return on average assets, as noted in the following table.

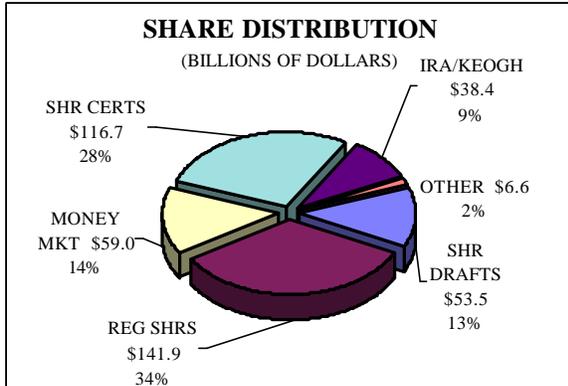
Ratio	As of 06/2001	As of 06/2002	Effect on ROA
Gross Income	8.17%	7.00%	-117 bp
- Cost of Funds	3.59%	2.40%	+119 bp
- Operating Expenses	3.37%	3.23%	+ 14 bp
- Provision for Loan & Lease Losses	0.30%	0.35%	- 5 bp
+ Non-Operating Income	0.05%	0.02%	- 4 bp
= Return On Assets	0.96%	1.04%	

### ASSET/LIABILITY MANAGEMENT

**LONG-TERM ASSET TRENDS:** Long-term assets as a percentage of total assets continue the upward trend noted at the end of 2001. Long-term assets, which are primarily investments having maturities or repricing intervals greater than 3 years and real estate loans having maturities or repricing intervals greater than 5 years, equaled 23.12% of total assets as of June 30, 2002, compared to 22.23% for the same period last year. The increase in long-term assets is primarily due to an increase in real estate loans and longer term investments.

**SHARE TRENDS:** Total shares increased \$33.6 billion or 7.68% through the first half of 2002. Growth rates for the various share categories are as follows:

- Share drafts -- increased \$5.3 billion or 9.85%;
- Regular shares -- increased \$19.3 billion or 12.90%;
- Money market shares -- increased \$10.7 billion or 15.33%;
- Share certificates -- decreased \$4.4 billion or 3.73%;
- IRA/Keogh accounts -- increased \$1.5 billion or 3.70%;
- Other shares -- increased \$1.3 billion or 25.92%; and
- Non-member deposits -- decreased \$37.7 million or 2.81%.



Compared to the same period last year, the largest increase in share dollars is in the less than one-year maturity category, which is consistent with the large dollar growth in share draft, regular share and money market accounts.

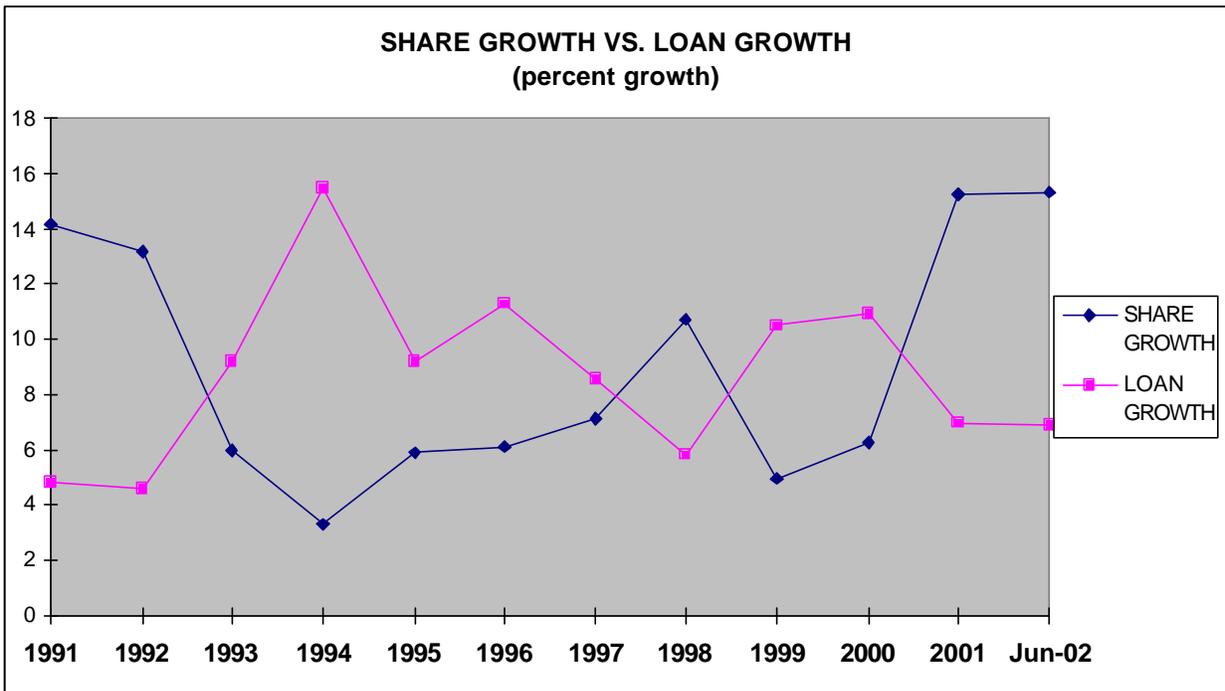
Share Maturity or Repricing Interval	Shares June 2001 (Billions)	Shares June 2002 (Billions)
Less than 1 year	372.4	427.2
1 to 3 years	35.3	34.1
3 or more years	8.3	9.4

Shares with maturities less than one year also experienced the highest rate of growth as noted by their percent of total shares increase in the following table.

Share Maturity or Repricing Interval	% of Total Shares June 2001	% of Total Shares June 2002
Less than 1 year	89.52%	90.76%
1 to 3 years	8.49%	7.24%
3 or more years	1.99%	2.00%

**OVERALL LIQUIDITY TRENDS:** At the end of the first half of 2002, credit unions held 19.45% of total assets in cash and short-term investments. This remains near the credit unions' average historic level of approximately 20% of assets. Notes payable increased from \$4.2 billion at the end of 2001 to \$4.8 billion at June 2002.

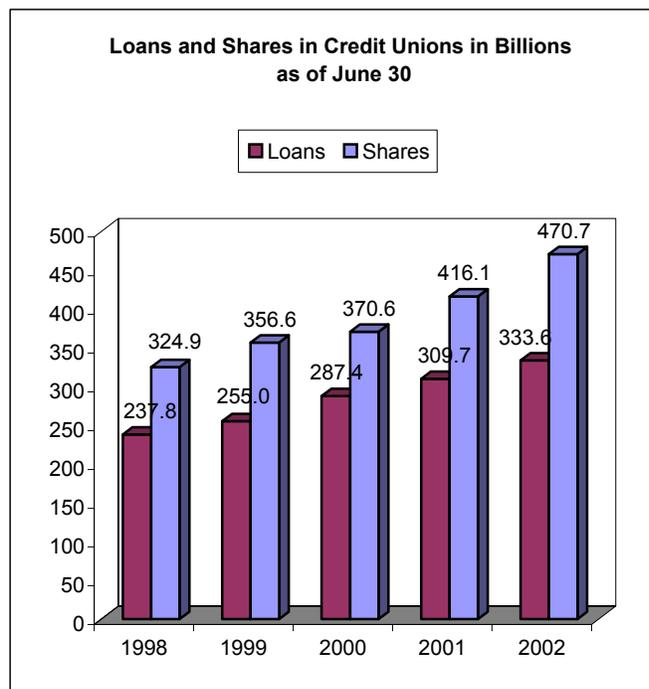
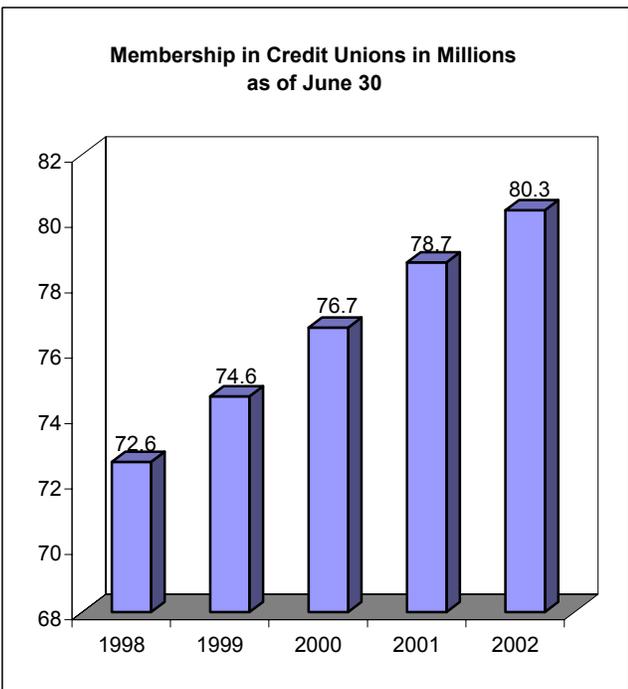
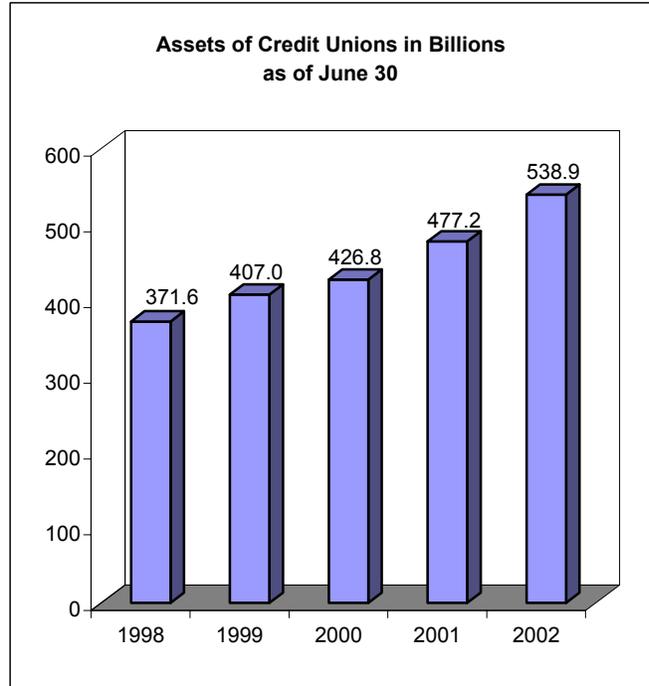
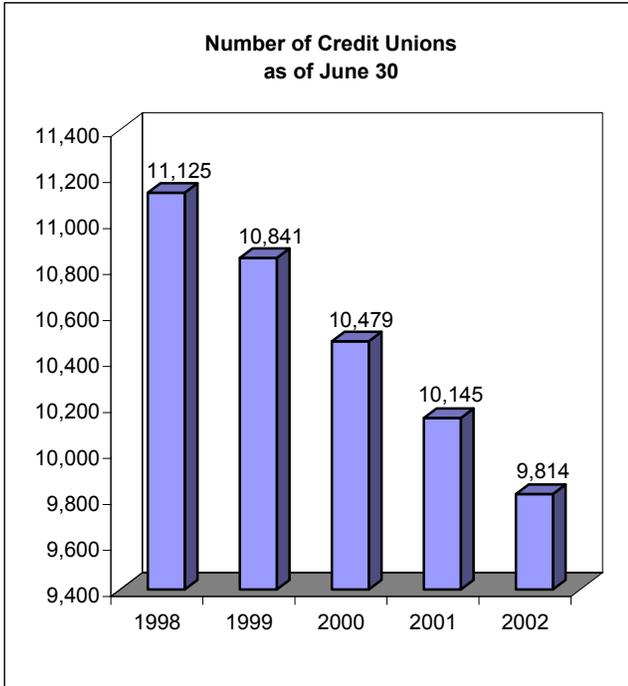
Annualized Share growth of 15.35% was 2.2 times that of annualized loan growth of 6.94%. This continues the reversal noted during the same period last year.



The trends for the first half of the year exhibit the significant share growth noted throughout 2001. Loan growth remains modest in comparison resulting in increased levels of cash and investments. Liquidity has increased as evidenced by the decline in the loan-to-share ratio from 73.77% at year-end to 70.88%.

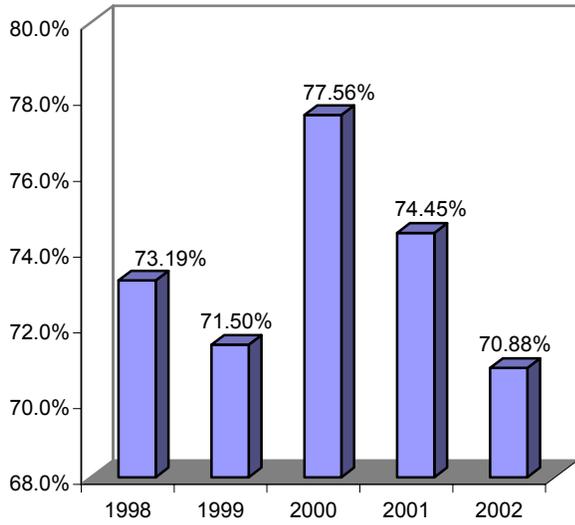
Credit unions should recognize that some of the increase in shares resulted from the "flight to quality" as credit union members shift funds away from potentially more risky investments into insured credit union share accounts. An improvement in the economy and increased optimism could result in significant share outflows if members shift their share deposits into equity securities.

## Federally Insured Credit Unions 5 Year Trends

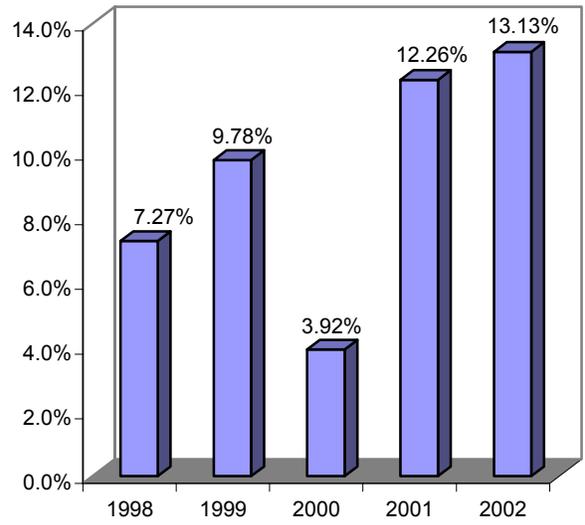


## Federally Insured Credit Unions 5 Year Trends

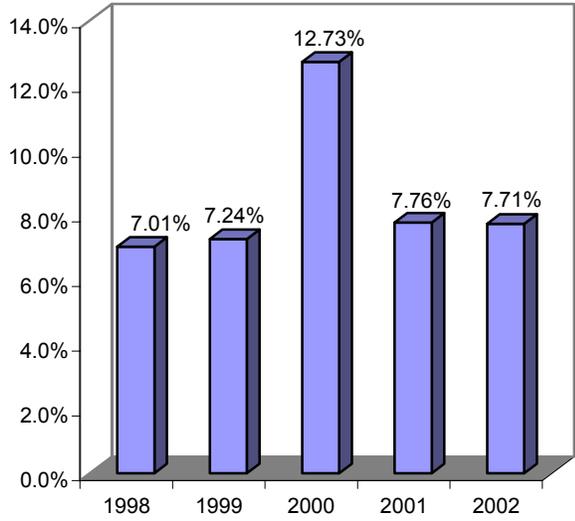
**Loan to Share Ratio as of June 30**



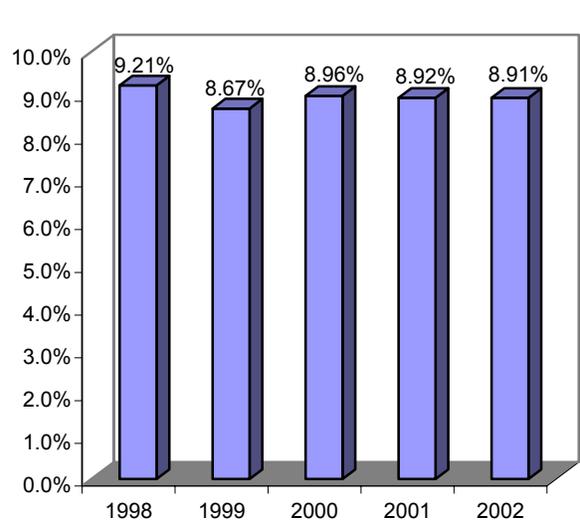
**Share Growth Annually as of June 30**



**Loan Growth Annually as of June 30**

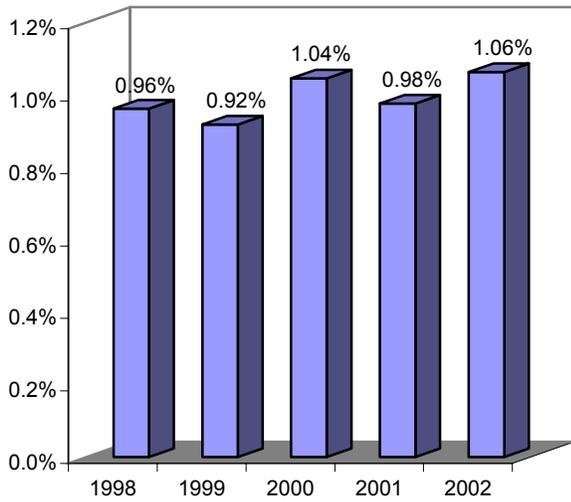


**Net Worth Growth Annually as of June 30**

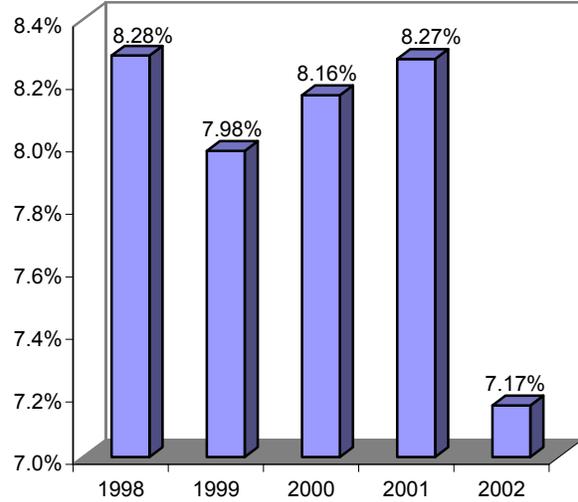


## Federally Insured Credit Unions 5 Year Trends

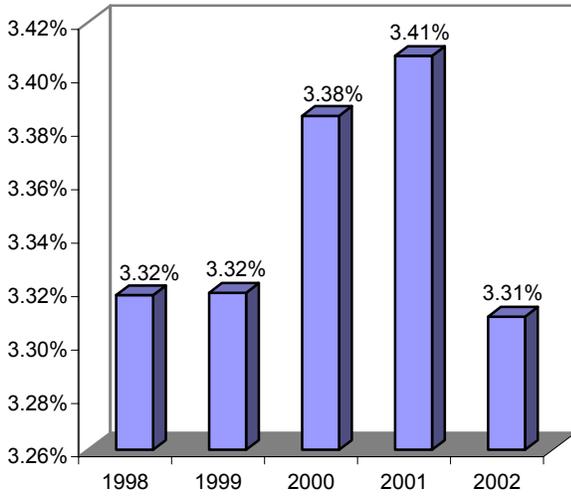
**Return on Average Assets as of June 30**



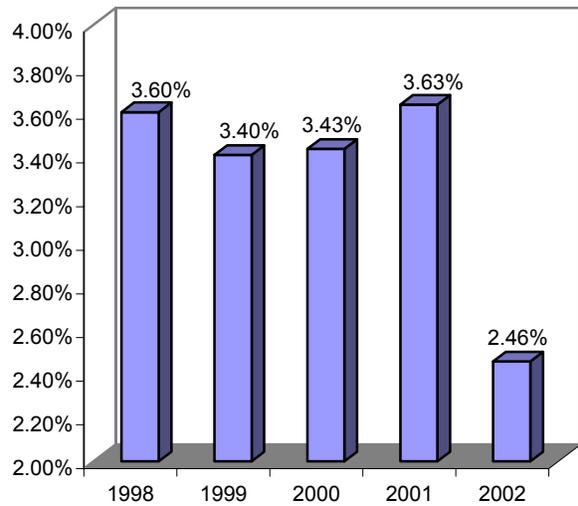
**Gross Income to Average Assets  
as of June 30**



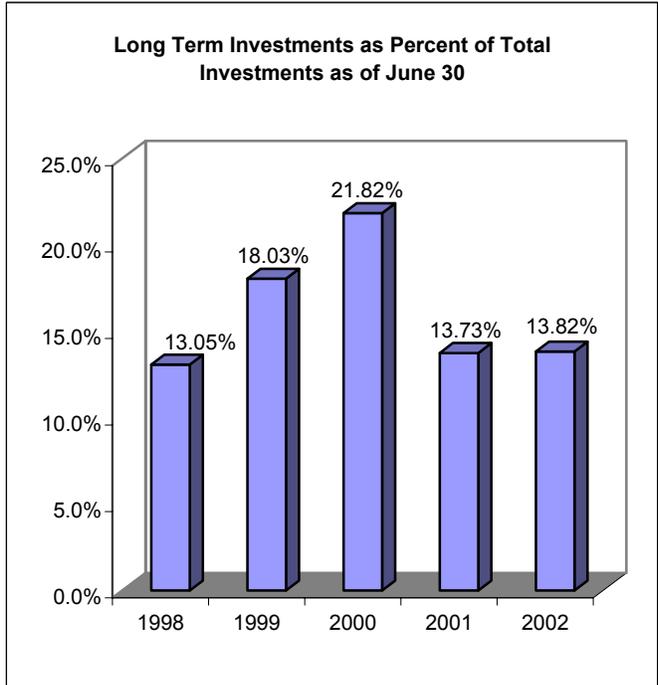
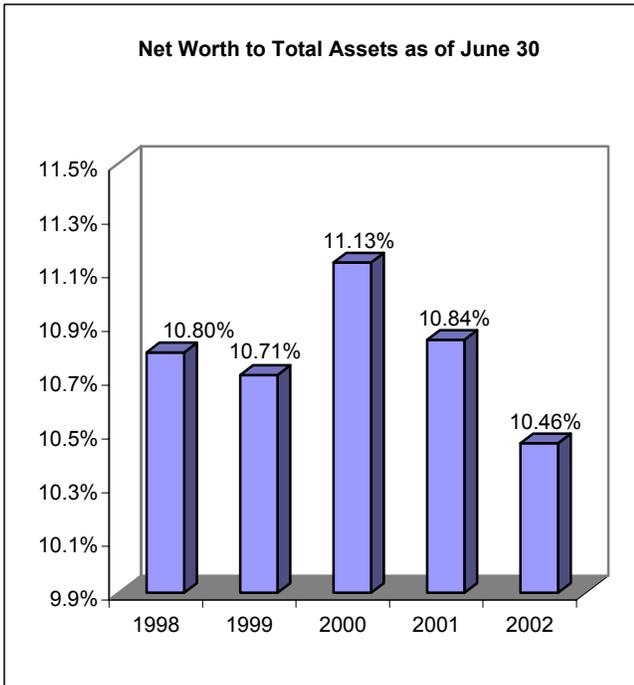
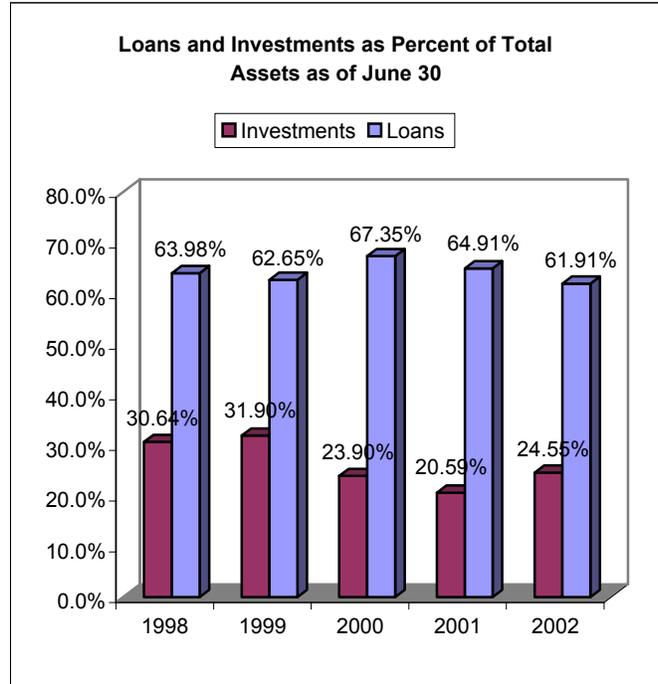
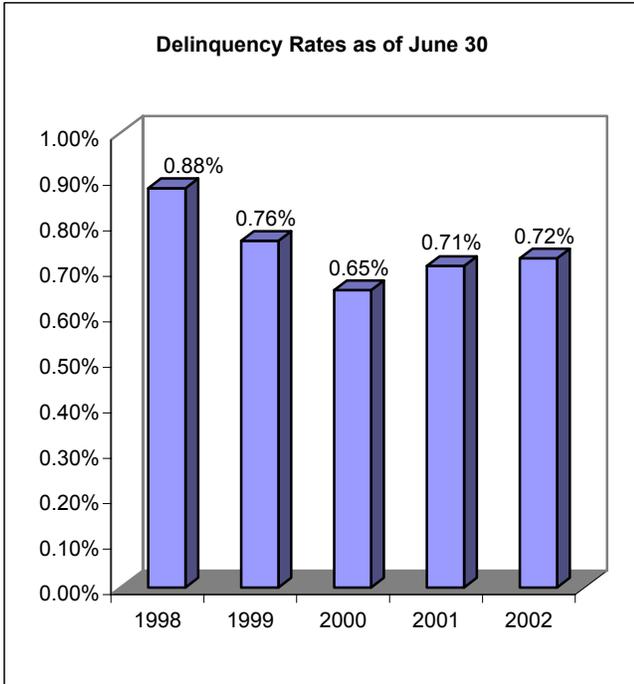
**Operating Expenses to Average Assets  
as of June 30**



**Cost of Funds to Average Assets  
as of June 30**



## Federally Insured Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	10,479	10,145	3.2-	9,814	3.3-
<b>Cash &amp; Equivalents</b>	23,544	53,783	128.4	54,383	1.1
<b>TOTAL INVESTMENTS</b>	102,014	98,274	3.7-	132,277	34.6
U.S. Government Obligations	4,982	2,950	40.8-	3,278	11.1
Federal Agency Securities	51,659	49,302	4.6-	68,813	39.6
Mutual Fund & Common Trusts	2,236	3,555	59.0	3,940	10.8
MCSD and PIC at Corporate CU	2,079	2,145	3.2	2,502	16.6
All Other Corporate Credit Union	18,604	16,546	11.1-	21,265	28.5
Commercial Banks, S&Ls	15,194	15,288	0.6	21,477	40.5
Credit Unions -Loans to, Deposits in	795	998	25.5	1,062	6.4
Other Investments	6,465	7,489	15.8	9,939	32.7
<b>LOANS HELD FOR SALE</b>	N/A	N/A		902	
<b>TOTAL LOANS OUTSTANDING</b>	287,447	309,747	7.8	333,643	7.7
Unsecured Credit Card Loans	19,648	20,711	5.4	20,457	1.2-
All Other Unsecured Loans	21,995	21,873	0.6-	20,903	4.4-
New Vehicle Loans	56,568	61,022	7.9	61,014	0.0-
Used Vehicle Loans	58,406	62,928	7.7	69,519	10.5
First Mortgage Real Estate Loans	74,624	81,456	9.2	95,790	17.6
Other Real Estate Loans	36,842	41,217	11.9	45,399	10.1
Leases Receivable	1,375	1,421	3.3	1,606	13.0
All Other Loans/Lines Of Credit /1	16,651	17,460	4.9	18,955	8.6
Other Loans /1	1,338	1,659	24.0	N/A	
Allowance For Loan Losses	2,603	2,696	3.5	2,902	7.6
Other Real Estate Owned	75	87	15.0	126	45.2
Land and Building	6,146	6,734	9.6	7,485	11.1
Other Fixed Assets	2,026	2,188	8.0	2,388	9.1
NCUSIF Capitalization Deposit	3,356	3,540	5.5	4,028	13.8
Other Assets	4,796	5,553	15.8	6,555	18.0
<b>TOTAL ASSETS</b>	426,800	477,209	11.8	538,885	12.9
<b>LIABILITIES</b>					
Total Borrowings	4,455	3,849	13.6-	5,849	51.9
Accrued Dividends/Interest Payable	777	859	10.6	606	29.5-
Acct Payable and Other Liabilities	3,658	3,987	9.0	4,169	4.6
Uninsured Secondary Capital	6	8	33.5	11	28.8
<b>TOTAL LIABILITIES</b>	8,897	8,703	2.2-	10,634	22.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	370,600	416,051	12.3	470,684	13.1
Share Drafts	49,849	53,467	7.3	59,508	11.3
Regular Shares	137,687	141,949	3.1	168,709	18.9
Money Market Shares	48,771	58,957	20.9	80,122	35.9
Share Certificates/CDs	92,668	116,696	25.9	113,750	2.5-
IRA/Keogh Accounts	35,597	38,362	7.8	41,051	7.0
All Other Shares and Member Deposits	5,165	5,169	0.1	6,238	20.7
Non-Member Deposits	863	1,450	68.0	1,307	9.9-
Regular Reserves	14,123	15,261	8.1	15,916	4.3
APPR. For Non-Conf. Invest.	26	24	8.1-	27	11.8
Accum. Unrealized G/L on A-F-S	-688	226	132.8	579	156.7
Other Reserves	5,000	5,292	5.8	5,752	8.7
Undivided Earnings	28,348	31,168	9.9	34,655	11.2
Net Income	494	483	2.2-	638	32.0
<b>TOTAL EQUITY</b>	47,304	52,455	10.9	57,566	9.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	426,800	477,209	11.8	538,885	12.9

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	10,479	10,145	3.2-	9,814	3.3-
<b>INTEREST INCOME</b>					
Interest on Loans	11,629	12,825	10.3	12,673	1.2-
(Less) Interest Refund	7	9	33.4	8	13.7-
Income from Investments	3,489	3,612	3.5	3,014	16.6-
Trading Profits and Losses	0*	3	381.9	-0*	120.4-
<b>TOTAL INTEREST INCOME</b>	<b>15,113</b>	<b>16,431</b>	<b>8.7</b>	<b>15,678</b>	<b>4.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	6,353	7,218	13.6	5,411	25.0-
Interest on Deposits	666	878	31.8	713	18.8-
Interest on Borrowed Money	134	118	12.1-	120	1.9
<b>TOTAL INTEREST EXPENSE</b>	<b>7,153</b>	<b>8,214</b>	<b>14.8</b>	<b>6,243</b>	<b>24.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>634</b>	<b>679</b>	<b>7.1</b>	<b>902</b>	<b>32.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>7,326</b>	<b>7,538</b>	<b>2.9</b>	<b>8,533</b>	<b>13.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,323	1,547	16.9	1,716	10.9
Other Operating Income	569	719	26.4	807	12.1
Gain (Loss) on Investments	-14	49	452.9	3	93.1-
Gain (Loss) on Disp of Fixed Assets	9	18	103.2	12	37.1-
Other Non-Oper Income (Expense)	21	33	58.8	34	3.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,908</b>	<b>2,368</b>	<b>24.1</b>	<b>2,572</b>	<b>8.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	3,472	3,809	9.7	4,175	9.6
Travel and Conference Expense	112	119	6.1	124	4.3
Office Occupancy Expense	448	499	11.2	547	9.7
Office Operations Expense	1,584	1,715	8.3	1,835	7.0
Educational & Promotional Expense	228	256	12.3	276	7.7
Loan Servicing Expense	357	384	7.8	449	17.0
Professional and Outside Services	513	567	10.4	618	9.0
Member Insurance	85	84	0.6-	80	5.1-
Operating Fees	46	44	4.9-	48	8.5
Miscellaneous Operating Expenses	211	225	6.5	256	14.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>7,056</b>	<b>7,701</b>	<b>9.1</b>	<b>8,408</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>2,178</b>	<b>2,205</b>	<b>1.2</b>	<b>2,698</b>	<b>22.3</b>
Transfer to Regular Reserve 1/	683	595	12.9-	395	33.7-

1/ Required Transfer to Statutory Reserves prior to 2000

\* Amount Less than + or - 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured Credit Unions  
June 30, 2002**

Number of Credit Unions on this Report:	9,814
<b><u>NUMBER OF LOANS BY TYPE</u></b>	
Unsecured Credit Cards	12,908,763
Other Unsecured Loans	9,101,288
New Vehicle	4,496,510
Used Vehicle	7,920,968
1st Mortgage	1,147,479
Other Real Estate	1,905,367
Leases Receivable	74,056
All Other Member Loans	3,212,939
All Other Loans	0
Total Number of Loans	40,767,370
<b><u>DELINQUENT LOANS OUTSTANDING</u></b>	
Number of Loans Delinquent 2-6 months	280,315
Amount of Loans Delinquent 2-6 months	1,616,633,586
Number of Loans Delinquent 6-12 months	102,920
Amount of Loans Delinquent 6-12 months	579,625,393
Number of Loans Delinquent 12 months or more	38,359
Amount of Loans Delinquent 12 months or more	218,227,484
Total Number of Delinquent Loans	421,594
Total Amount of Delinquent Loans	2,414,486,463
<b><u>DELINQUENT CREDIT CARD LOANS OUTSTANDING</u></b>	
Number of Loans Delinquent 2-6 months	71,324
Amount of Loans Delinquent 2-6 months	197,950,005
Number of Loans Delinquent 6-12 months	22,395
Amount of Loans Delinquent 6-12 months	67,396,838
Number of Loans Delinquent 12 months or more	4,212
Amount of Loans Delinquent 12 months or more	12,759,813
Total Number of Delinquent Loans	97,931
Total Amount of Delinquent Loans	278,106,656
<b><u>OTHER GENERAL LOAN INFORMATION</u></b>	
Total Loans Charged Off Y-T-D	957,640,111
Total Recoveries on Charge-Offs	147,120,596
Total Credit Card Loans Charged Off Y-T-D	232,099,120
Total Credit Card Recoveries Y-T-D	22,644,588
Total Number of Loans Purchased Y-T-D	9,790
Total Amount of Loans Purchased Y-T-D	464,274,022
Total Number of Indirect Loans Granted Y-T-D	554,020
Total Amount of Indirect Loans Granted Y-T-D	9,555,715,571
Number of Loans to CU Officials	129,889
Amount of Loans to CU Officials	2,517,007,199
Total Number of Loans Granted Y-T-D	9,519,058
Total Amount of Loans Granted Y-T-D	102,029,767,669
<b><u>REAL ESTATE LOANS OUTSTANDING</u></b>	
Number of 1st Mortgage Fixed Rate	875,442
Amount of 1st Mortgage Fixed Rate	69,100,075,248
Number of 1st Mortgage Adjustable Rate	272,037
Amount of 1st Mortgage Adjustable Rate	26,689,955,586
Number of Other R.E. Closed-End Fixed Rate	871,657
Amount of Other R.E. Closed-End Fixed Rate	21,613,694,466
Number of Other R.E. Closed-End Adj. Rate	49,691
Amount of Other R.E. Closed-End Adj. Rate	1,443,871,229
Number of Other R.E. Open-End Adj. Rate	944,688
Amount of Other R.E. Open-End Adj. Rate	21,219,876,146
Number of Other R.E. Not Included Above	39,332
Amount of Other R.E. Not Included Above	1,121,638,793
<b><u>REAL ESTATE LOANS GRANTED YEAR-TO-DATE</u></b>	
Number of 1st Mortgage Fixed Rate	185,275
Amount of 1st Mortgage Fixed Rate	20,517,583,870
Number of 1st Mortgage Adjustable Rate	43,509
Amount of 1st Mortgage Adjustable Rate	5,836,817,205
Number of Other R.E. Closed-End Fixed Rate	185,587
Amount of Other R.E. Closed-End Fixed Rate	6,034,401,288
Number of Other R.E. Closed-End Adj. Rate	10,528
Amount of Other R.E. Closed-End Adj. Rate	325,644,637
Number of Other R.E. Open-End Adj. Rate	307,214
Amount of Other R.E. Open-End Adj. Rate	6,227,631,098
Number of Other R.E. Not Included Above	9,832
Amount of Other R.E. Not Included Above	361,130,366

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured Credit Unions**  
**June 30, 2002**

Number of Credit Unions on this Report: 9,814

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	294,229,365
1st Mortgage Fixed Rate, 2-6 months	110,402,936
1st Mortgage Fixed Rate, 6-12 months	35,131,063
1st Mortgage Fixed Rate, 12 months or more	20,128,952
1st Mortgage Adjustable Rate, 1-2 months	181,960,560
1st Mortgage Adjustable Rate, 2-6 months	72,074,568
1st Mortgage Adjustable Rate, 6-12 months	17,856,899
1st Mortgage Adjustable Rate 12, months or more	9,778,276
Other Real Estate Fixed Rate, 1-2 months	111,149,911
Other Real Estate Fixed Rate, 2-6 months	44,778,377
Other Real Estate Fixed Rate, 6-12 months	17,682,609
Other Real Estate Fixed Rate, 12 months or more	9,043,397
Other Real Estate Adjustable Rate, 1-2 months	78,371,130
Other Real Estate Adjustable Rate, 2-6 months	29,917,170
Other Real Estate Adjustable Rate, 6-12 months	10,823,098
Other Real Estate Adjustable Rate 12, months or more	6,958,659

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	6,072,621
1st Mortgage Loans Recovered Y-T-D	1,726,422
Other Real Estate Loans Charged Off Y-T-D	11,144,769
Other Real Estate Loans Recovered Y-T-D	911,911
Allowance for Real Estate Loan Losses	266,320,291
Amount of R.E. Loans Serving as Collateral for Member Business Loans	3,662,117,508
Amount of All First Mortgages Sold Y-T-D	9,470,096,917
Short-term Real Estate Loans (< 5 years)	58,138,025,046

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	14,355
Amount of Agricultural MBL	548,498,641
Number of All Other MBL	49,627
Amount of All Other MBL	5,659,518,648

**MEMBER BUSINESS LOANS GRANTED Y-T-D**

Number of Agricultural MBL	5,752
Amount of Agricultural MBL	211,596,526
Number of All Other MBL	12,282
Amount of All Other MBL	1,812,717,424

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	4,368,045
Agricultural, 2-6 months	8,188,522
Agricultural, 6-12 months	3,294,272
Agricultural, 12 months or more	1,602,132
All Other MBL, 1-2 months	50,687,591
All Other MBL, 2-6 months	32,829,719
All Other MBL, 6-12 months	7,827,886
All Other MBL, 12 months or more	10,252,798

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	580,474
Agricultural MBL Recovered Y-T-D	98,794
All Other MBL Charged of Y-T-D	1,793,275
All Other MBL Recovered Y-T-D	435,105
Allowance for MBL Losses	59,499,874
Concentration of Credit for MBL	1,092,209,077
Construction or Development MBL	244,199,065

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**June 30, 2002**

Number of Credit Unions on this Report: 9,814

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	33,365,221
Regular Share Accounts	84,932,425
Money Market Share Accounts	4,253,370
Share Certificate Accounts	7,814,111
IRA/Keogh & Retirement Accounts	4,193,390
Other Shares and Deposit	3,517,922
Non-Member Deposits	44,097
Total Number of Savings Accounts	138,120,536

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	256,255,510
Other Unused Member Business Loan Commitments	253,580,220
Revolving Open-End Lines Secured by Residential Properties	18,854,791,786
Credit Card Lines	51,450,357,341
Outstanding Letters of Credit	90,935,701
Unsecured Share Draft Lines of Credit	9,175,715,631
Other Unused Commitments	6,016,453,682
Amount of Loans Sold/Swapped with Recourse Y-T-D	410,275,009
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	891,536,768
Pending Bond Claims	21,081,092

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Financial Statement Audit Performed by State Licenced Persons	2,154	Supervisory Committee Audit Performed by State Licenced Persons	1,615
Balance Sheet Audit Performed by State Licenced Persons	388	Supervisory Committee Audit Performed by other External Auditors	3,743
Examinations of Internal Controls Over Call Reportin Performed by State Licenced Persons	589	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	1,325

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	31,792,628,334
Repurchase Agreements	2,575,875,428
Reverse Repurchase Agreements Invested	1,049,751,235
Non-Mortgage Backed Derivatives	1,409,790,308
Mortgage Pass-through Securities	11,488,080,850
CMO/REMIC	11,440,380,401

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**June 30, 2002**

Number of Credit Unions on this Report: 9,814

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of Cus Describing Record Maintenance As:**

Manual System	262	CU Developed In-House	191
Vendor Supplied In-House	6,774	Other	159
Vendor On-Line Service Bur.	2,428		

**Number Of Cus Reporting That Members Access/  
Perform Electronic Financial Services Via:**

WWW/Browser Based	3,209	Automatic Teller Machine	4,878
Wireless	249	Kiosk	276
Home Banking/PC Based	2,189	Other	283
Auto Response/Phone Based	4,489		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	1,706	Share Account Transfers	4,518
New Loan	2,351	Bill Payment	1,726
Account Balance Inquiry	4,689	Download Account History	2,536
Share Draft Order	3,339	Electronic Cash	857
New Share Account	867	Account Aggregation	152
Loan Payments	3,768	Internet Access Services	626
		Electronic Signature	
View Account History	3,414	Authentication/Certification	61
Merchandise Purchase	648	Other	165

Number of CUs Reporting E-Mail Addresses 6,503

Number of CUs Reporting WWW Sites 4,591

**Number Of Cus Reporting WWW Type As:**

Informational	1,637	Transactional	2,474
Interactive	480		

**Number Of Cus Members Reported using Transactional WWW 10,672,858**

**Number Of Cus Reporting Plans For a WWW**

Informational	1,078	Transactional	236
Interactive	226		

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	315,089,911
Number Members Filing Chapter 7 Bankruptcy Y-T-D	95,985
Number Members Filing Chapter 13 Bankruptcy Y-T-D	29,139
Amount of Loans Subject to Bankruptcies	870,452,668
Number of Current Members	80,274,487
Number of Potential Members	539,922,124
Number of Full Time Employees	177,792
Number of Part Time Employees	32,899

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOS 1/	3,232		
Amount Invested in CUSOS	361,994,767		
Amount Loaned to CUSOS	123,401,699		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	13,337,989		
Number of CUSOS Wholly Owned	613		
Predominant Service of CUSO:			
Mortgage Processing	209	Credit Cards	267
EDP Processing	289	Trust Services	11
Shared Branching	761	Item Processing	282
Insurance Services	166	Tax Preparation	2
Investment Services	421	Travel	1
Auto Buying, Leasing, Indirect Lending	161	Other	662

1 This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

**TABLE 5**  
**SUPPLEMENTAL DATA**  
**FEDERALLY INSURED CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 9,814

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Promissory/Other Notes and Interest Payable	407	1,190	1,270	2,354	4,814
Reverse Repurchase Agreements	6	1,009	25	0	1,034
Subordinated CDCU Debt	13	0*	0*	0*	1
Uninsured Secondary Capital	50	N/A	2	9	11
<b>TOTAL BORROWINGS</b>	<b>451</b>	<b>2,199</b>	<b>1,297</b>	<b>2,363</b>	<b>5,859</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	6,455	59,508	N/A	N/A	59,508
Regular Shares	9,804	168,709	N/A	N/A	168,709
Money Market Shares	3,052	80,122	N/A	N/A	80,122
Share Certificates/CDS	6,709	82,614	25,379	5,758	113,750
IRA/KEOGH, Retirements	5,742	29,300	8,403	3,348	41,051
All Other Shares/Deposits	3,819	5,922	45	271	6,238
Non-Members Deposits	829	1,039	232	36	1,307
<b>TOTAL SAVINGS</b>	<b>9,813</b>	<b>427,214</b>	<b>34,058</b>	<b>9,412</b>	<b>470,684</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115:</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	2,530	7,587	15,672	7,636	469	31,363
Available for Sale	2,680	15,888	22,829	12,024	1,012	51,753
Trading	26	312	N/A	N/A	N/A	312
Non-SFAS 115 Investments	9,809	76,054	18,116	3,590	343	98,103
<b>TOTAL INVESTMENTS</b>	<b>9,812</b>	<b>99,687</b>	<b>56,761</b>	<b>23,252</b>	<b>1,831</b>	<b>181,531</b>

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federally Insured Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**June 30, 2002**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	1	\$5,406,067	74	\$1,632,438,927
5.0% To 6.0% .....	1	\$151,884	10	\$24,072,010	1,559	\$19,525,908,129
6.0% To 7.0% .....	10	\$53,113,770	27	\$52,220,601	3,172	\$24,082,146,531
7.0% To 8.0% .....	29	\$264,334,322	90	\$686,875,850	2,853	\$10,805,866,368
8.0% To 9.0% .....	98	\$747,840,467	220	\$494,645,337	1,079	\$3,975,494,443
9.0% To 10.0% .....	592	\$4,055,574,713	556	\$2,088,371,403	283	\$693,663,237
10.0% To 11.0% .....	570	\$3,080,196,874	869	\$2,118,408,802	97	\$218,253,074
11.0% To 12.0% .....	872	\$4,932,998,400	1,017	\$2,732,254,358	18	\$44,645,911
12.0% To 13.0% .....	1,385	\$3,663,048,566	2,257	\$5,802,728,670	36	\$7,684,531
13.0% To 14.0% .....	759	\$2,268,120,850	1,404	\$2,882,371,778	6	\$4,656,598
14.0% To 15.0% .....	366	\$1,018,921,299	1,135	\$1,809,137,704	4	\$6,057,676
15.0% To 16.0% .....	114	\$227,396,752	1,109	\$1,323,192,647	7	\$2,426,755
16.0% Or More .....	55	\$144,364,771	771	\$881,044,739	0	\$0
Not Reporting Or Zero ..	4,963	\$1,328,604	348	\$2,569,519	626	\$14,535,428
Total	9,814	\$20,457,391,272	9,814	\$20,903,299,485	9,814	\$61,013,777,608
Average Rate	12.2%		12.8%		7.0%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	22	\$596,631,839	31	\$1,404,132,926	293	\$5,361,886,760
5.0% To 6.0% .....	549	\$13,733,385,185	148	\$9,775,601,550	529	\$7,586,378,505
6.0% To 7.0% .....	1,628	\$21,585,431,199	1,877	\$64,913,249,308	1,384	\$12,881,132,979
7.0% To 8.0% .....	2,417	\$18,302,313,575	1,704	\$17,797,539,564	1,768	\$13,693,552,287
8.0% To 9.0% .....	2,259	\$9,503,961,177	573	\$1,427,774,218	1,111	\$4,831,417,392
9.0% To 10.0% .....	1,212	\$3,783,627,198	199	\$257,533,759	432	\$701,205,300
10.0% To 11.0% .....	590	\$1,021,383,496	124	\$126,599,917	164	\$167,634,096
11.0% To 12.0% .....	202	\$522,912,689	32	\$15,287,390	35	\$73,628,704
12.0% To 13.0% .....	240	\$193,237,513	55	\$16,622,850	47	\$9,334,193
13.0% To 14.0% .....	49	\$73,982,192	3	\$2,000,784	4	\$2,114,342
14.0% To 15.0% .....	26	\$11,815,511	2	\$1,250,228	3	\$127,843
15.0% To 16.0% .....	35	\$124,139,735	6	\$125,599	2	\$185,971
16.0% Or More .....	8	\$34,479,059	1	\$2,491	0	\$0
Not Reporting Or Zero ..	577	\$31,584,411	5,059	\$52,310,250	4,042	\$90,482,262
Total	9,814	\$69,518,884,779	9,814	\$95,790,030,834	9,814	\$45,399,080,634
Average Rate	8.1%		7.3%		7.3%	

Interest Rate Category	Leases Receivable		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0% .....	6	\$3,290,934	364	\$503,846,638
5.0% To 6.0% .....	52	\$211,411,133	855	\$2,562,485,496
6.0% To 7.0% .....	142	\$564,886,404	1,358	\$1,975,551,481
7.0% To 8.0% .....	252	\$487,164,899	1,322	\$3,704,476,352
8.0% To 9.0% .....	144	\$179,552,854	1,468	\$3,095,001,386
9.0% To 10.0% .....	25	\$25,579,039	1,056	\$2,510,955,366
10.0% To 11.0% .....	8	\$1,949,000	851	\$1,682,850,719
11.0% To 12.0% .....	2	\$1,605,176	327	\$725,774,758
12.0% To 13.0% .....	4	\$2,063,382	610	\$1,030,249,961
13.0% To 14.0% .....	2	\$2,222,523	187	\$509,247,903
14.0% To 15.0% .....	3	\$2,107,946	134	\$316,027,021
15.0% To 16.0% .....	1	\$1,325,311	133	\$168,692,990
16.0% Or More .....	2	\$104,748	77	\$105,608,707
Not Reporting Or Zero ..	9,171	\$122,637,612	1,072	\$63,761,456
Total	9,814	\$1,605,900,961	9,814	\$18,954,530,234
Average Rate	7.5%		8.4%	

**TABLE 7**  
**Federally Insured Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**June 30, 2002**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	1,373	\$20,483,651,757	442	\$6,465,699,681	0	\$0
1.0% To 2.0% .....	1,854	\$22,285,955,771	4,637	\$78,767,787,379	1,188	\$23,669,091,578
2.0% To 3.0% .....	245	\$2,612,304,913	3,411	\$62,216,215,290	1,707	\$53,376,065,868
3.0% To 4.0% .....	19	\$25,866,337	908	\$17,889,761,386	141	\$2,989,494,417
4.0% To 5.0% .....	1	\$5,112,749	210	\$2,448,475,574	7	\$82,188,417
5.0% To 6.0% .....	3	\$164,670,064	47	\$375,806,509	3	\$2,571,446
6.0% To 7.0% .....	0	\$0	16	\$37,538,599	0	\$0
7.0% Or More .....	2	\$826,758	21	\$221,818,035	0	\$0
Not Reporting Or Zero ..	6,317	\$13,930,044,147	122	\$285,703,843	6,768	\$2,237,400
Total	9,814	\$59,508,432,496	9,814	\$168,708,806,296	9,814	\$80,121,649,126
Average Rate	1.0%		1.9%		2.1%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	0	\$0	0	\$0	0	\$0
1.0% To 2.0% .....	355	\$2,414,906,695	729	\$5,404,269,489	123	\$320,928,784
2.0% To 3.0% .....	4,270	\$67,786,752,595	2,517	\$17,987,639,185	228	\$199,413,573
3.0% To 4.0% .....	1,799	\$42,230,886,668	1,791	\$12,888,030,946	193	\$513,010,051
4.0% To 5.0% .....	161	\$1,068,508,781	560	\$3,733,862,892	79	\$90,479,968
5.0% To 6.0% .....	45	\$147,673,563	117	\$708,723,330	52	\$65,187,897
6.0% To 7.0% .....	18	\$7,023,178	16	\$323,575,215	64	\$72,150,604
7.0% Or More .....	4	\$602,420	3	\$453,263	27	\$22,815,496
Not Reporting Or Zero ..	3,162	\$94,118,880	4,081	\$4,479,138	9,048	\$22,617,115
Total	9,814	\$113,750,472,780	9,814	\$41,051,033,458	9,814	\$1,306,603,488
Average Rate	2.7%		2.8%		3.4%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured Credit Unions**  
**June 30, 2002**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
<b>CAPITAL ADEQUACY:</b>					
NetWorth to Total Assets	10.58	15.98	13.20	11.70	10.29
Delinquent Loans to NetWorth	4.24	13.57	8.27	5.85	3.71
Solvency Evaluation (Est.)	112.23	119.27	115.33	113.37	111.91
Classified Assets (Est.) to NetWorth	5.14	8.75	5.88	5.07	5.09
<b>ASSET QUALITY:</b>					
Delinquent Loans to Total Loans	0.72	4.01	1.95	1.17	0.61
Net Charge-Offs to Average Loans	0.49	0.99	0.53	0.51	0.49
Fair Value H-T-M to Book Value H-T-M	101.37	100.68	108.83	102.06	101.27
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.15	0.06	-0.30	0.90	1.16
Delinquent Loans to Assets	0.45	2.17	1.09	0.68	0.38
<b>EARNINGS:</b>					
Return on Average Assets	1.04	0.26	0.52	0.65	1.12
Gross Income to Average Assets	7.00	6.02	6.44	6.72	7.07
Yield on Average Loans	7.72	8.63	8.33	7.95	7.66
Yield on Average Investments	3.56	2.01	2.64	3.18	3.68
Cost of Funds to Average Assets	2.40	1.80	2.07	2.12	2.46
Net Margin to Average Assets	4.60	4.22	4.37	4.60	4.61
Operating Expenses to Average Assets	3.23	3.69	3.54	3.62	3.16
Provision for Loan & Lease Losses to Average Assets	0.35	0.43	0.33	0.31	0.35
Net Interest Margin to Average Assets	3.63	3.92	3.80	3.79	3.59
Operating Expenses to Gross Income	46.19	61.29	54.97	53.93	44.64
Fixed Assets and Oreos to Total Assets	1.86	0.35	1.04	1.99	1.87
Net Operating Expenses to Average Assets	2.57	3.48	3.10	3.01	2.48
<b>ASSET/LIABILITY MANAGEMENT:</b>					
Net Long-Term Assets to Total Assets	23.12	2.85	7.91	16.55	24.77
Regular Shares to Savings and Borrowings	35.48	85.60	68.13	49.23	32.02
Total Loans to Total Savings	70.88	64.96	65.05	66.72	71.76
Total Loans to Total Assets	61.91	54.09	56.06	58.45	62.69
Cash Plus Short-Term Investments to Assets	19.45	41.95	33.78	26.11	17.81
Total Savings and Borrowings to Earning Assets	92.49	84.12	88.45	91.58	92.81
Regular Shares & Share Drafts to Total Shares & Borrowings	48.00	86.83	74.17	60.39	45.02
Borrowings to Total Savings and NetWorth	0.91	0.10	0.08	0.10	1.07
Estimated Loan Maturity in Months	21.30	13.62	16.72	18.64	22.08
<b>PRODUCTIVITY:</b>					
Members to Potential Members	14.87	19.03	19.04	12.59	15.23
Borrowers to Members	50.78	27.16	43.87	42.55	53.58
Members to Full-Time Employees	413	435	497	451	400
Average Savings Per Member	5,863	1,832	3,132	4,243	6,507
Average Loan Balance	8,184	4,383	4,645	6,654	8,715
Salary & Benefits to Full-Time Employees	42,985	17,498	32,860	38,050	44,947
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>					
Interest on Loans (Net of Interest Refunds)	69.58	80.72	74.98	70.94	69.15
Income From Investments	16.56	14.31	16.23	16.92	16.52
Income Form Trading Securities	0.00	0.01	0.00	0.00	0.00
Fee Income	9.43	3.54	6.85	9.10	9.59
Other Operating Income	4.43	1.42	1.95	3.04	4.74
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>					
Employee Compensation and Benefits	49.65	47.34	50.85	48.09	49.90
Travel and Conference	1.47	1.29	1.38	1.59	1.45
Office Occupancy	6.51	4.87	4.87	6.01	6.68
Office Operations	21.83	19.36	20.06	20.93	22.09
Educational and Promotional	3.28	0.93	1.30	2.58	3.51
Loan Servicing	5.35	1.86	2.89	4.60	5.61
Professional and Outside Services	7.34	6.93	7.99	10.16	6.80
Member Insurance	0.95	8.83	4.48	1.89	0.58
Operating Fees	0.57	1.76	1.16	0.73	0.50
Miscellaneous Operating Expenses	3.05	6.82	5.01	3.43	2.87

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	2,540	2,301	9.4-	1,998	13.2-
Cash & Equivalents	287	371	29.0	372	0.4
<b>TOTAL INVESTMENTS</b>	<b>565</b>	<b>430</b>	<b>23.9-</b>	<b>433</b>	<b>0.8</b>
U.S. Government Obligations	10	6	34.0-	4	45.2-
Federal Agency Securities	4	2	56.4-	2	16.4
Mutual Fund & Common Trusts	21	18	15.3-	19	7.1
MCSD and PIC at Corporate CU	23	16	28.4-	13	17.6-
All Other Corporate Credit Union	245	173	29.3-	156	10.2-
Commercial Banks, S&Ls	233	190	18.2-	214	12.1
Credit Unions -Loans to, Deposits in	12	9	24.1-	9	0.0-
Other Investments	17	14	17.1-	16	16.4
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,366</b>	<b>1,225</b>	<b>10.3-</b>	<b>954</b>	<b>22.1-</b>
Unsecured Credit Card Loans	9	5	47.0-	5	10.6
All Other Unsecured Loans	324	283	12.6-	231	18.2-
New Vehicle Loans	402	372	7.5-	274	26.4-
Used Vehicle Loans	441	401	9.1-	317	21.0-
First Mortgage Real Estate Loans	18	15	20.3-	13	10.3-
Other Real Estate Loans	21	20	8.4-	14	28.8-
Leases Receivable	1	1	20.5-	2	55.0
All Other Loans/Lines of Credit /1	141	120	15.1-	99	17.8-
Other Loans /1	8	9	23.4	N/A	
Allowance For Loan Losses	32	29	8.7-	25	14.8-
Other Real Estate Owned	0*	0*	62.2	0*	48.6-
Land and Building	3	2	16.5-	2	20.7-
Other Fixed Assets	6	5	11.7-	4	20.5-
NCUSIF Capitalization Deposit	18	17	3.6-	14	21.6-
Other Assets	11	9	17.7-	9	3.1-
<b>TOTAL ASSETS</b>	<b>2,225</b>	<b>2,031</b>	<b>8.7-</b>	<b>1,764</b>	<b>13.2-</b>
<b>LIABILITIES</b>					
Total Borrowings	4	2	57.8-	1	28.0-
Accrued Dividends/Interest Payable	9	8	8.9-	5	36.7-
Acct Payable and Other Liabilities	8	8	3.9-	6	25.7-
Uninsured Secondary Capital	0*	0*	14.2-	0*	42.1
<b>TOTAL LIABILITIES</b>	<b>21</b>	<b>18</b>	<b>15.5-</b>	<b>13</b>	<b>29.2-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,844</b>	<b>1,672</b>	<b>9.3-</b>	<b>1,469</b>	<b>12.2-</b>
Share Drafts	25	19	24.4-	18	3.4-
Regular Shares	1,584	1,429	9.7-	1,259	11.9-
Money Market Shares	11	9	14.1-	9	9.5-
Share Certificates/CDs	133	136	2.1	111	18.5-
IRA/Keogh Accounts	30	25	18.5-	20	18.5-
All Other Shares and Member Deposits	29	25	14.1-	27	5.4
Non-Member Deposits	31	29	8.3-	26	10.9-
Regular Reserves	100	93	7.0-	76	17.5-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	102.6	0*	324.9
Other Reserves	14	10	28.0-	9	15.7-
Undivided Earnings	243	235	3.2-	196	16.6-
Net Income	4	4	13.9-	2	53.8-
<b>TOTAL EQUITY</b>	<b>360</b>	<b>341</b>	<b>5.3-</b>	<b>282</b>	<b>17.2-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,225</b>	<b>2,031</b>	<b>8.7-</b>	<b>1,764</b>	<b>13.2-</b>

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	3,456	3,258	5.7-	3,077	5.6-
<b>Cash &amp; Equivalents</b>	1,531	2,537	65.7	2,698	6.3
<b>TOTAL INVESTMENTS</b>	4,585	3,604	21.4-	4,243	17.7
U.S. Government Obligations	117	83	29.3-	58	29.6-
Federal Agency Securities	168	92	45.3-	105	14.0
Mutual Fund & Common Trusts	78	69	11.1-	90	29.3
MCSD and PIC at Corporate CU	145	125	13.6-	122	3.0-
All Other Corporate Credit Union	1,743	1,170	32.9-	1,363	16.6
Commercial Banks, S&Ls	2,092	1,844	11.9-	2,268	23.0
Credit Unions -Loans to, Deposits in	79	80	1.2	68	15.6-
Other Investments	163	141	13.3-	169	20.1
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	11,452	10,605	7.4-	9,187	13.4-
Unsecured Credit Card Loans	316	276	12.8-	215	21.9-
All Other Unsecured Loans	1,727	1,583	8.3-	1,380	12.9-
New Vehicle Loans	3,419	3,244	5.1-	2,691	17.0-
Used Vehicle Loans	3,479	3,285	5.6-	2,983	9.2-
First Mortgage Real Estate Loans	685	576	15.9-	522	9.4-
Other Real Estate Loans	729	677	7.2-	569	15.9-
Leases Receivable	16	16	0.6-	16	0.6-
All Other Loans/Lines of Credit /1	1,019	904	11.2-	810	10.4-
Other Loans	62	44	29.1-	N/A	
Allowance For Loan Losses	148	142	4.6-	127	10.1-
Other Real Estate Owned	2	4	98.8	2	35.4-
Land and Building	131	123	6.6-	110	10.2-
Other Fixed Assets	70	64	8.5-	57	10.9-
NCUSIF Capitalization Deposit	147	132	10.4-	128	2.8-
Other Assets	109	96	11.9-	88	7.9-
<b>TOTAL ASSETS</b>	17,879	17,022	4.8-	16,387	3.7-
<b>LIABILITIES</b>					
Total Borrowings	39	12	70.3-	9	25.5-
Accrued Dividends/Interest Payable	49	48	1.6-	31	34.6-
Acct Payable and Other Liabilities	73	65	11.2-	59	9.2-
Uninsured Secondary Capital	3	4	45.8	4	12.8
<b>TOTAL LIABILITIES</b>	164	129	21.7-	104	19.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	15,256	14,518	4.8-	14,123	2.7-
Share Drafts	1,016	943	7.2-	855	9.3-
Regular Shares	10,297	9,452	8.2-	9,630	1.9
Money Market Shares	357	323	9.6-	367	13.6
Share Certificates/CDs	2,391	2,686	12.4	2,268	15.6-
IRA/Keogh Accounts	811	724	10.8-	632	12.6-
All Other Shares and Member Deposits	303	294	3.2-	296	0.8
Non-Member Deposits	80	95	19.4	74	22.2-
Regular Reserves	685	653	4.7-	583	10.7-
APPR. For Non-Conf. Invest.	0*	0*	395.6	0*	76.0-
Accum. Unrealized G/L on A-F-S	-3	-0*	71.3	-0*	56.2
Other Reserves	124	104	16.2-	88	15.7-
Undivided Earnings	1,624	1,599	1.5-	1,476	7.7-
Net Income	4	4	13.9-	2	53.8-
<b>TOTAL EQUITY</b>	2,458	2,376	3.4-	2,161	9.0-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	17,879	17,022	4.8-	16,387	3.7-

1/ All other loans to members and Other Loans eliminated in 2002. \* Amount Less than + or - 1 Million

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	2,939	2,945	0.2	2,963	0.6
<b>Cash &amp; Equivalents</b>	4,527	9,409	107.8	9,536	1.4
<b>TOTAL INVESTMENTS</b>	16,735	13,927	16.8-	17,446	25.3
U.S. Government Obligations	522	361	30.8-	351	2.9-
Federal Agency Securities	3,341	2,142	35.9-	2,386	11.4
Mutual Fund & Common Trusts	155	147	4.7-	164	11.4
MCS&D and PIC at Corporate CU	511	496	3.0-	507	2.3
All Other Corporate Credit Union	4,653	3,235	30.5-	3,995	23.5
Commercial Banks, S&Ls	6,763	6,642	1.8-	8,936	34.5
Credit Unions -Loans to, Deposits in	291	319	9.4	302	5.1-
Other Investments	499	585	17.3	806	37.6
<b>TOTAL LOANS OUTSTANDING</b>	44,623	43,659	2.2-	40,867	6.4-
Unsecured Credit Card Loans	2,559	2,425	5.2-	2,071	14.6-
All Other Unsecured Loans	4,252	3,972	6.6-	3,603	9.3-
New Vehicle Loans	10,009	10,018	0.1	8,711	13.1-
Used Vehicle Loans	11,356	11,271	0.7-	10,979	2.6-
First Mortgage Real Estate Loans	7,083	6,790	4.1-	6,880	1.3
Other Real Estate Loans	5,464	5,418	0.8-	5,244	3.2-
Leases Receivable	138	110	20.1-	105	4.5-
All Other Loans/Lines of Credit /1	3,527	3,472	1.6-	3,273	5.7-
Other Loans /1	235	182	22.9-	N/A	
Allowance For Loan Losses	432	432	0.1	411	4.9-
Other Real Estate Owned	19	16	11.9-	22	37.2
Land and Building	1,091	1,083	0.8-	1,058	2.3-
Other Fixed Assets	333	326	2.4-	308	5.3-
NCUSIF Capitalization Deposit	556	534	4.1-	549	2.9
Other Assets	550	539	2.0-	513	4.7-
<b>TOTAL ASSETS</b>	68,002	69,059	1.6	69,914	1.2
<b>LIABILITIES</b>					
Total Borrowings	259	63	75.8-	63	0.0
Accrued Dividends/Interest Payable	136	140	3.4	91	34.8-
Acct Payable and Other Liabilities	352	341	3.2-	318	6.8-
Uninsured Secondary Capital	3	4	34.1	5	37.6
<b>TOTAL LIABILITIES</b>	750	548	26.9-	478	12.8-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	59,054	60,154	1.9	61,249	1.8
Share Drafts	6,955	6,895	0.9-	6,839	0.8-
Regular Shares	28,611	27,669	3.3-	30,188	9.1
Money Market Shares	4,363	4,500	3.2	5,384	19.6
Share Certificates/CDs	12,896	14,952	15.9	12,853	14.0-
IRA/Keogh Accounts	5,003	4,898	2.1-	4,735	3.3-
All Other Shares and Member Deposits	1,013	979	3.3-	1,075	9.7
Non-Member Deposits	213	260	22.2	176	32.2-
Regular Reserves	2,443	2,450	0.3	2,340	4.5-
APPR. For Non-Conf. Invest.	4	5	3.9	4	15.6-
Accum. Unrealized G/L on A-F-S	-50	5	110.5	15	186.1
Other Reserves	559	498	10.8-	460	7.7-
Undivided Earnings	5,151	5,334	3.5	5,304	0.6-
Net Income	92	67	27.2-	64	4.0-
<b>TOTAL EQUITY</b>	8,198	8,358	2.3	8,188	2.0-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	68,002	69,059	1.6	69,914	1.2

1/ All other loans to members and Other Loans eliminated in 2002

\* Amount Less than + or - 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	1,544	1,641	6.3	1,776	8.2
<b>Cash &amp; Equivalents</b>	17,199	41,466	141.1	41,777	0.8
<b>TOTAL INVESTMENTS</b>	80,130	80,313	0.2	110,155	37.2
U.S. Government Obligations	4,333	2,500	42.3-	2,866	14.6
Federal Agency Securities	48,146	47,067	2.2-	66,321	40.9
Mutual Fund & Common Trusts	1,982	3,320	67.5	3,667	10.4
MCS&D and PIC at Corporate CU	1,400	1,508	7.7	1,860	23.3
All Other Corporate Credit Union	11,963	11,968	0.0	15,751	31.6
Commercial Banks, S&Ls	6,106	6,612	8.3	10,059	52.1
Credit Unions -Loans to, Deposits in	412	590	43.1	683	15.8
Other Investments	5,786	6,749	16.6	8,948	32.6
<b>TOTAL LOANS OUTSTANDING</b>	230,006	254,258	10.5	282,635	11.2
Unsecured Credit Card Loans	16,765	18,006	7.4	18,166	0.9
All Other Unsecured Loans	15,692	16,034	2.2	15,689	2.2-
New Vehicle Loans	42,738	47,388	10.9	49,338	4.1
Used Vehicle Loans	43,129	47,970	11.2	55,239	15.2
First Mortgage Real Estate Loans	66,838	74,076	10.8	88,375	19.3
Other Real Estate Loans	30,628	35,102	14.6	39,572	12.7
Leases Receivable	1,220	1,294	6.1	1,483	14.6
All Other Loans/Lines of Credit /1	11,964	12,963	8.4	14,773	14.0
Other Loans /1	1,032	1,424	38.0	N/A	
Allowance For Loan Losses	1,992	2,093	5.1	2,339	11.8
Other Real Estate Owned	55	66	21.2	101	51.8
Land and Building	4,920	5,526	12.3	6,314	14.3
Other Fixed Assets	1,616	1,793	10.9	2,018	12.6
NCUSIF Capitalization Deposit	2,635	2,857	8.4	3,338	16.8
Other Assets	4,126	4,909	19.0	5,944	21.1
<b>TOTAL ASSETS</b>	338,694	389,096	14.9	450,820	15.9
<b>LIABILITIES</b>					
Total Borrowings	4,153	3,773	9.1-	5,776	53.1
Accrued Dividends/Interest Payable	583	662	13.5	477	27.9-
Acct Payable and Other Liabilities	3,225	3,573	10.8	3,787	6.0
Uninsured Secondary Capital	0*	0*	0.0	0*	100.0
<b>TOTAL LIABILITIES</b>	7,962	8,009	0.6	10,040	25.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	294,446	339,707	15.4	393,844	15.9
Share Drafts	41,852	45,611	9.0	51,797	13.6
Regular Shares	97,195	103,399	6.4	127,632	23.4
Money Market Shares	44,040	54,124	22.9	74,362	37.4
Share Certificates/CDs	77,247	98,921	28.1	98,518	0.4-
IRA/Keogh Accounts	29,753	32,716	10.0	35,664	9.0
All Other Shares and Member Deposits	3,820	3,871	1.3	4,840	25.0
Non-Member Deposits	539	1,066	97.8	1,030	3.3-
Regular Reserves	10,896	12,066	10.7	12,916	7.0
APPR. For Non-Conf. Invest.	22	19	12.5-	23	20.9
Accum. Unrealized G/L on A-F-S	-635	221	134.8	564	155.2
Other Reserves	4,304	4,680	8.8	5,196	11.0
Undivided Earnings	21,330	24,000	12.5	27,679	15.3
Net Income	371	393	6.1	557	41.8
<b>TOTAL EQUITY</b>	36,287	41,380	14.0	46,935	13.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	338,694	389,096	14.9	450,820	15.9

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 13**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	2,540	2,301	9.4-	1,998	13.2-
<b>INTEREST INCOME</b>					
Interest on Loans	65	59	8.7-	45	23.8-
(Less) Interest Refund	0*	0*	11.8	0*	36.9-
Income from Investments	21	17	18.0-	8	53.4-
Trading Profits and Losses	0*	0*	93.7-	0*	334.6
<b>TOTAL INTEREST INCOME</b>	<b>85</b>	<b>76</b>	<b>11.0-</b>	<b>53</b>	<b>30.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	30	27	11.3-	16	39.0-
Interest on Deposits	0*	0*	20.0-	0*	35.7-
Interest on Borrowed Money	0*	0*	37.4	0*	69.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>31</b>	<b>27</b>	<b>11.3-</b>	<b>17</b>	<b>39.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>4</b>	<b>4.6-</b>	<b>4</b>	<b>8.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>50</b>	<b>44</b>	<b>11.4-</b>	<b>32</b>	<b>27.2-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	2	9.6-	2	6.0-
Other Operating Income	1	1	3.0	0*	38.2-
Gain (Loss) on Investments	-0*	0*	128.7	-0*	334.8-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	115.3	-0*	133.6-
Other Non-Oper Income (Expense)	0*	1	25.2	2	32.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>5</b>	<b>10.2</b>	<b>4</b>	<b>7.1-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	21	19	7.0-	16	17.2-
Travel and Conference Expense	0*	0*	6.7	0*	31.2-
Office Occupancy Expense	2	2	9.0-	2	15.3-
Office Operations Expense	9	8	10.3-	7	19.3-
Educational & Promotional Expense	0*	0*	2.0-	0*	16.4-
Loan Servicing Expense	0*	0*	16.6-	0*	14.4-
Professional and Outside Services	3	3	6.9-	2	15.5-
Member Insurance	4	4	10.1-	3	23.1-
Operating Fees	0*	0*	5.5-	0*	14.4-
Miscellaneous Operating Expenses	4	3	23.3-	2	16.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>46</b>	<b>42</b>	<b>9.3-</b>	<b>34</b>	<b>18.0-</b>
<b>NET INCOME</b>	<b>8</b>	<b>7</b>	<b>12.2-</b>	<b>2</b>	<b>66.7-</b>
Transfer to Regular Reserve 1/	1	1	4.9	0*	70.4-

1/ Required Transfer to Statutory Reserves prior to December 2001.

\* Amount Less than + or - 1 Million

**TABLE 14**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	3,456	3,258	5.7-	3,077	5.6-
<b>INTEREST INCOME</b>					
Interest on Loans	505	482	4.5-	400	17.0-
(Less) Interest Refund	0*	0*	10.5	0*	20.3-
Income from Investments	165	138	15.9-	87	37.4-
Trading Profits and Losses	-0*	0*	101.3	0*	1,772.1
<b>TOTAL INTEREST INCOME</b>	<b>669</b>	<b>620</b>	<b>7.3-</b>	<b>486</b>	<b>21.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	261	246	5.9-	163	33.7-
Interest on Deposits	11	12	11.8	8	33.1-
Interest on Borrowed Money	0*	0*	3.5-	0*	75.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>273</b>	<b>259</b>	<b>5.2-</b>	<b>171</b>	<b>33.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>28</b>	<b>27</b>	<b>4.2-</b>	<b>27</b>	<b>1.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>367</b>	<b>334</b>	<b>9.1-</b>	<b>288</b>	<b>13.8-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	39	39	0.6-	37	6.6-
Other Operating Income	12	13	9.6	10	22.4-
Gain (Loss) on Investments	-0*	-0*	42.6-	-2	6,190.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	318.6	0*	63.6-
Other Non-Oper Income (Expense)	-0*	3	732.9	4	31.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>51</b>	<b>56</b>	<b>8.5</b>	<b>49</b>	<b>12.3-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	170	163	4.3-	149	8.4-
Travel and Conference Expense	5	5	3.9-	4	14.1-
Office Occupancy Expense	17	16	1.7-	14	12.1-
Office Operations Expense	68	65	3.7-	59	9.7-
Educational & Promotional Expense	5	5	0.6-	4	19.2-
Loan Servicing Expense	10	9	7.8-	8	9.5-
Professional and Outside Services	28	26	6.4-	23	10.4-
Member Insurance	16	15	6.7-	13	12.1-
Operating Fees	4	4	9.3-	3	5.1-
Miscellaneous Operating Expenses	16	15	8.2-	15	1.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>338</b>	<b>322</b>	<b>4.6-</b>	<b>293</b>	<b>9.1-</b>
<b>NET INCOME</b>	<b>81</b>	<b>67</b>	<b>16.7-</b>	<b>43</b>	<b>35.5-</b>
Transfer to Regular Reserve 1/	14	15	8.5	6	60.6-

1/ Required Transfer to Statutory Reserves prior to December 2001.

\* Amount Less than + or - 1 Million

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	2,939	2,945	0.2	2,963	0.6
<b>INTEREST INCOME</b>					
Interest on Loans	1,891	1,909	1.0	1,666	12.7-
(Less) Interest Refund	1	2	19.7	1	14.1-
Income from Investments	585	539	7.9-	397	26.3-
Trading Profits and Losses	0*	0*	98.0-	-0*	820.5-
<b>TOTAL INTEREST INCOME</b>	<b>2,474</b>	<b>2,446</b>	<b>1.1-</b>	<b>2,062</b>	<b>15.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	973	989	1.7	674	31.8-
Interest on Deposits	83	98	17.2	64	34.5-
Interest on Borrowed Money	6	4	30.5-	1	69.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>1,062</b>	<b>1,091</b>	<b>2.8</b>	<b>740</b>	<b>32.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>101</b>	<b>106</b>	<b>4.8</b>	<b>108</b>	<b>1.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,311</b>	<b>1,248</b>	<b>4.8-</b>	<b>1,214</b>	<b>2.7-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	206	218	5.9	214	2.2-
Other Operating Income	69	77	11.6	71	7.3-
Gain (Loss) on Investments	-0*	0*	171.2	-11	2,343.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	5.1	1	131.5
Other Non-Oper Income (Expense)	3	3	17.2-	3	0.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>278</b>	<b>299</b>	<b>7.5</b>	<b>278</b>	<b>6.9-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	612	623	1.7	609	2.3-
Travel and Conference Expense	23	22	0.9-	20	9.6-
Office Occupancy Expense	77	80	3.4	76	5.0-
Office Operations Expense	274	275	0.5	265	3.8-
Educational & Promotional Expense	35	34	0.8-	33	5.0-
Loan Servicing Expense	59	57	2.2-	58	1.2
Professional and Outside Services	128	132	2.9	129	2.5-
Member Insurance	27	26	2.4-	24	8.0-
Operating Fees	10	9	5.9-	9	1.7-
Miscellaneous Operating Expenses	40	40	0.7	43	7.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,183</b>	<b>1,300</b>	<b>9.9</b>	<b>1,266</b>	<b>2.6-</b>
<b>NET INCOME</b>	<b>0*</b>	<b>247</b>	<b>0.0</b>	<b>227</b>	<b>8.2-</b>
Transfer to Regular Reserve 1/	75	72	4.4-	37	48.4-

1/ Required Transfer to Statutory Reserves prior to December 2001.

\* Amount Less than + or - 1 Million

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	1,544	1,641	6.3	1,776	8.2
<b>INTEREST INCOME</b>					
Interest on Loans	9,169	10,375	13.2	10,561	1.8
(Less) Interest Refund	5	6	40.4	6	12.8-
Income from Investments	2,719	2,918	7.3	2,522	13.6-
Trading Profits and Losses	0*	3	537.7	-0*	119.9-
<b>TOTAL INTEREST INCOME</b>	<b>11,884</b>	<b>13,289</b>	<b>11.8</b>	<b>13,077</b>	<b>1.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	5,089	5,957	17.1	4,557	23.5-
Interest on Deposits	571	768	34.4	641	16.5-
Interest on Borrowed Money	127	112	11.4-	118	5.4
<b>TOTAL INTEREST EXPENSE</b>	<b>5,787</b>	<b>6,836</b>	<b>18.1</b>	<b>5,316</b>	<b>22.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>500</b>	<b>541</b>	<b>8.3</b>	<b>762</b>	<b>40.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>5,598</b>	<b>5,912</b>	<b>5.6</b>	<b>6,999</b>	<b>18.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,075	1,288	19.8	1,464	13.7
Other Operating Income	487	628	29.0	724	15.4
Gain (Loss) on Investments	-13	49	469.8	16	67.2-
Gain (Loss) on Disp of Fixed Assets	9	17	102.1	10	42.4-
Other Non-Oper Income (Expense)	17	27	54.3	27	0.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,575</b>	<b>2,008</b>	<b>27.6</b>	<b>2,241</b>	<b>11.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2,669	3,004	12.5	3,401	13.2
Travel and Conference Expense	84	91	8.6	99	9.0
Office Occupancy Expense	352	400	13.6	455	13.7
Office Operations Expense	1,233	1,367	10.8	1,505	10.1
Educational & Promotional Expense	189	217	15.0	239	10.4
Loan Servicing Expense	287	317	10.5	382	20.7
Professional and Outside Services	354	406	14.6	463	14.2
Member Insurance	38	39	4.3	40	1.3
Operating Fees	31	30	4.1-	34	13.8
Miscellaneous Operating Expenses	151	166	10.3	196	17.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>5,388</b>	<b>6,037</b>	<b>12.1</b>	<b>6,815</b>	<b>12.9</b>
<b>NET INCOME</b>	<b>1,785</b>	<b>1,883</b>	<b>5.5</b>	<b>2,425</b>	<b>28.8</b>
Transfer to Regular Reserve 1/	593	507	14.5-	351	30.7-

1/ Required Transfer to Statutory Reserves prior to December 2001.

\* Amount Less than + or - 1 Million

**TABLE 17**  
**FEDERALLY INSURED CREDIT UNIONS**  
**NEGATIVE INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
1998	11,125	906	8.14	-34,453
1999	10,841	1,143	10.54	-44,447
2000	10,479	732	6.99	-21,859
2001	10,145	979	9.65	-33,689
2002	9,814	1,446	14.73	-65,250

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Reserves and Undivided Earnings</b>
Less Than 2 Million	588	457,617,653	-3,828,016	76,302,414
2 Million To 10 Million	547	2,713,866,374	-14,620,936	339,439,674
10 Million To 50 Million	270	5,782,589,711	-31,289,728	613,895,793
50 Million And Over	41	3,880,573,372	-15,511,633	381,771,851
<b>Total</b>	<b>1,446</b>	<b>12,834,647,110</b>	<b>-65,250,313</b>	<b>1,411,409,732</b>

**Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
1998	2,320	6,250	2,241	294	18	11,123
1999	2,238	6,056	2,227	288	28	10,837
2000	2,194	5,944	2,052	273	10	10,473
2001	2,459	5,783	1,713	180	8	10,143
2002	2,303	5,388	1,903	211	8	9,813

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1998	312	2.80	2,913,524,536	0.90
1999	316	2.91	2,955,455,261	0.83
2000	283	2.70	2,143,020,638	0.58
2001	188	1.85	1,514,225,153	0.36
2002	219	2.23	2,997,554,487	0.64

\*The total number of credit unions by CAMEL rating as of December 31, may not reconcile to the total number of credit unions reported for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

**Data reported in this table may differ from data reported in earlier editions of this reference due to programming changes and timing differences.**

**Table 18**  
**100 Largest Federally Insured Credit Unions**  
**June 30, 2002**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	16,381,136,219
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	9,108,538,345
3	PENTAGON	3	ALEXANDRIA	VA	1935	4,861,306,385
4	BOEING EMPLOYEES	4	TUKWILA	WA	1935	4,231,176,612
5	THE GOLDEN 1	5	SACRAMENTO	CA	1933	4,080,250,629
6	UNITED AIRLINES EMPLOYEES'	6	CHICAGO	IL	1935	3,917,862,442
7	ORANGE COUNTY TEACHERS	7	SANTA ANA	CA	1934	3,683,926,689
8	AMERICAN AIRLINES	8	DFW AIRPORT	TX	1982	3,576,427,234
9	SUNCOAST SCHOOLS	9	TAMPA	FL	1978	3,299,753,908
10	KINECTA	10	MANHATTAN BEACH	CA	1940	2,829,216,834
11	PATELCO	11	SAN FRANCISCO	CA	1936	2,826,005,416
12	SECURITY SERVICE	12	SAN ANTONIO	TX	1956	2,505,617,259
13	VYSTAR	16	JACKSONVILLE	FL	1952	2,374,678,018
14	CITIZENS EQUITY FIRST	13	PEORIA	IL	1937	2,369,426,082
15	STAR ONE	14	SUNNYVALE	CA	1956	2,306,175,835
16	AMERICA FIRST	15	OGDEN	UT	1939	2,272,484,749
17	ESL	19	ROCHESTER	NY	1995	2,215,347,207
18	DELTA EMPLOYEES	18	ATLANTA	GA	1940	2,164,661,439
19	WESCOM	17	PASADENA	CA	1934	2,101,197,137
20	ALASKA USA	20	ANCHORAGE	AK	1948	2,023,830,504
21	PENNSYLVANIA STATE EMPLOYEES	21	HARRISBURG	PA	1933	1,901,499,896
22	SAN DIEGO COUNTY	23	SAN DIEGO	CA	1938	1,870,936,929
23	RANDOLPH-BROOKS	22	UNIVERSAL CITY	TX	1952	1,808,400,493
24	DESERT SCHOOLS	24	PHOENIX	AZ	1939	1,727,625,720
25	DIGITAL	25	MARLBOROUGH	MA	1979	1,607,515,973
26	ADDISON AVENUE	27	PALO ALTO	CA	1970	1,552,493,767
27	DEARBORN	26	DEARBORN	MI	1950	1,530,476,259
28	UNITED NATIONS	33	NEW YORK	NY	1947	1,494,379,647
29	SAN ANTONIO	28	SAN ANTONIO	TX	1935	1,490,705,540
30	ENT	30	COLORADO SPRING	CO	1957	1,448,990,716
31	LOCKHEED	29	BURBANK	CA	1937	1,444,543,344
32	BANK FUND STAFF	34	WASHINGTON	DC	1947	1,438,391,292
33	HUDSON VALLEY	31	POUGHKEEPSIE	NY	1963	1,423,334,777
34	POLICE & FIRE	37	PHILADELPHIA	PA	1938	1,402,085,656
35	MISSION	32	SAN DIEGO	CA	1961	1,381,843,635
36	REDSTONE	36	HUNTSVILLE	AL	1951	1,367,443,090
37	TEACHERS	45	FARMINGVILLE	NY	1952	1,360,809,358
38	BETHPAGE	42	BETHPAGE	NY	1941	1,338,699,472
39	VISIONS	38	ENDICOTT	NY	1966	1,289,526,867
40	EASTERN FINANCIAL FLORIDA	35	MIRRAMAR	FL	1937	1,272,392,297
41	ATLANTA POSTAL	43	ATLANTA	GA	1943	1,263,390,575
42	PORTLAND TEACHERS	40	PORTLAND	OR	1932	1,261,889,922
43	BELLCO	39	GREENWOOD VILLA	CO	1936	1,246,758,125
44	CREDIT UNION OF TEXAS	63	DALLAS	TX	1931	1,196,888,032
45	NWA	51	APPLE VALLEY	MN	1938	1,194,857,433
46	STATE EMPLOYEES CU OF MARYLAND, IN	48	LINTHICUM	MD	1951	1,188,264,243
47	AFFINITY	57	BASKING RIDGE	NJ	1935	1,179,284,825
48	TRAVIS	47	VACAVILLE	CA	1951	1,142,687,922
49	NORTH ISLAND FINANCIAL	41	SAN DIEGO	CA	1940	1,140,197,404
50	COMMUNITY	56	PLANO	TX	1952	1,139,592,385
51	TINKER	49	TINKER AFB	OK	1946	1,126,260,391
52	PROVIDENT	50	REDWOOD CITY	CA	1950	1,121,399,606

**Table 18**  
**100 Largest Federally Insured Credit Unions**  
**June 30, 2002**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	TEXANS	46	RICHARDSON	TX	1953	1,118,249,007
54	GTE	61	TAMPA	FL	1935	1,117,555,493
55	EASTMAN	54	KINGSPORT	TN	1934	1,108,295,392
56	COMMUNITY AMERICA	44	KANSAS CITY	MO	1940	1,107,012,152
57	COASTAL	53	RALEIGH	NC	1967	1,106,572,722
58	TOWER	60	LAUREL	MD	1953	1,090,538,003
59	TEACHERS	55	SOUTH BEND	IN	1931	1,086,627,769
60	MOUNTAIN AMERICA	59	SALT LAKE CITY	UT	1936	1,044,480,375
61	MUNICIPAL	58	NEW YORK	NY	1917	1,029,548,082
62	ARIZONA	68	PHOENIX	AZ	1936	1,028,475,608
63	MACDILL	64	TAMPA	FL	1955	994,297,050
64	THE CALIFORNIA	52	GLENDALE	CA	1933	976,813,233
65	FIRST TECHNOLOGY	66	BEAVERTON	OR	1952	976,090,656
66	KERN SCHOOLS	62	BAKERSFIELD	CA	1940	976,048,121
67	SCHOOLS FINANCIAL	65	SACRAMENTO	CA	1934	950,102,911
68	TECHNOLOGY	67	SAN JOSE	CA	1960	941,136,872
69	CONNECTICUT STATE EMPLOYEES	90	HARTFORD	CT	1946	934,505,117
70	SAFE	73	NORTH HIGHLANDS	CA	1940	934,394,422
71	APCO EMPLOYEES	80	BIRMINGHAM	AL	1953	933,537,075
72	IBM MID AMERICA EMPLOYEES	72	ROCHESTER	MN	1976	932,793,510
73	BROCKTON	71	BROCKTON	MA	1917	930,091,705
74	VIRGINIA CREDIT UNION, INC.,	70	RICHMOND	VA	1928	929,936,191
75	STATE EMPLOYEES	87	ALBANY	NY	1934	921,101,125
76	GEORGIA TELCO	69	ATLANTA	GA	1934	913,103,370
77	SPACE COAST	78	MELBOURNE	FL	1951	908,736,985
78	FIRST COMMUNITY	74	ELLISVILLE	MO	1934	888,751,574
79	WASHINGTON STATE EMPLOYEES	76	OLYMPIA	WA	1957	881,621,790
80	OMNIAMERICAN	96	FORT WORTH	TX	1956	878,756,124
81	NORTHWEST	84	HERNDON	VA	1947	878,754,798
82	EDUCATIONAL EMPLOYEES	83	FRESNO	CA	1934	869,656,034
83	FOUNDERS	75	LANCASTER	SC	1961	857,202,750
84	AEDC	81	TULLAHOMA	TN	1951	849,919,594
85	REDWOOD	93	SANTA ROSA	CA	1950	841,214,100
86	TRULIANT	77	WINSTON SALEM	NC	1952	835,316,259
87	MICHIGAN STATE UNIVERSITY	98	EAST LANSING	MI	1979	835,135,323
88	ARIZONA STATE SAVINGS & CREDIT UNIO	92	PHOENIX	AZ	1972	825,445,662
89	CHARTWAY	100	VIRGINIA BEACH	VA	1959	821,822,883
90	LANGLEY	82	HAMPTON	VA	1936	819,019,081
91	ALLEGACY	79	WINSTON-SALEM	NC	1967	817,829,074
92	PACIFIC SERVICE	94	WALNUT CREEK	CA	1936	817,755,886
93	SOUTH CAROLINA	85	NORTH CHARLESTO	SC	1936	811,340,277
94	POLISH & SLAVIC	88	BROOKLYN	NY	1976	807,814,446
95	DOW CHEMICAL EMPLOYEES'	97	MIDLAND	MI	1937	807,059,065
96	GOVERNMENT EMPLOYEES CU OF EL PA	89	EL PASO,	TX	1932	805,377,901
97	MERIWEST	86	SAN JOSE	CA	1961	802,860,048
98	FAIRWINDS	91	ORLANDO	FL	1949	801,993,951
99	MERCK EMPLOYEES	116	RAHWAY	NJ	1936	788,831,942
100	WRIGHT-PATT	106	FAIRBORN	OH	1932	783,533,654

**Table 19**  
**Number of Credit Unions**  
**Federally Insured Credit Unions**  
**June 30, 2002**

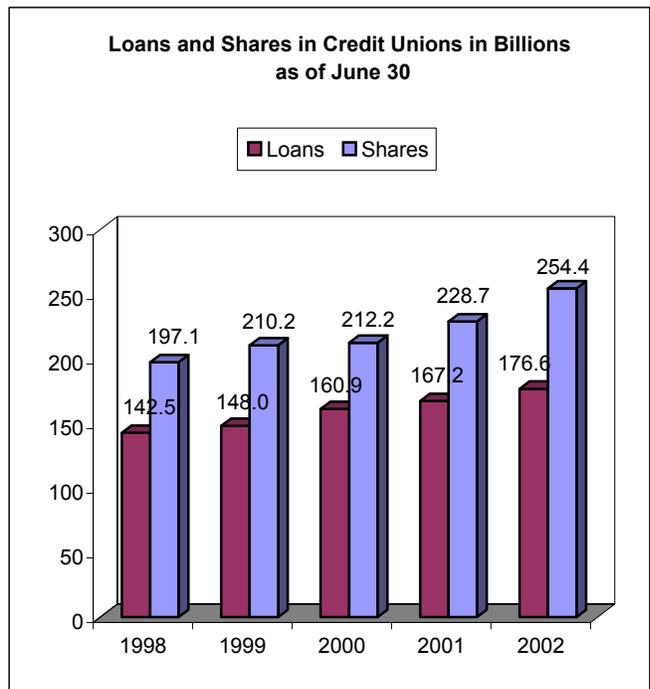
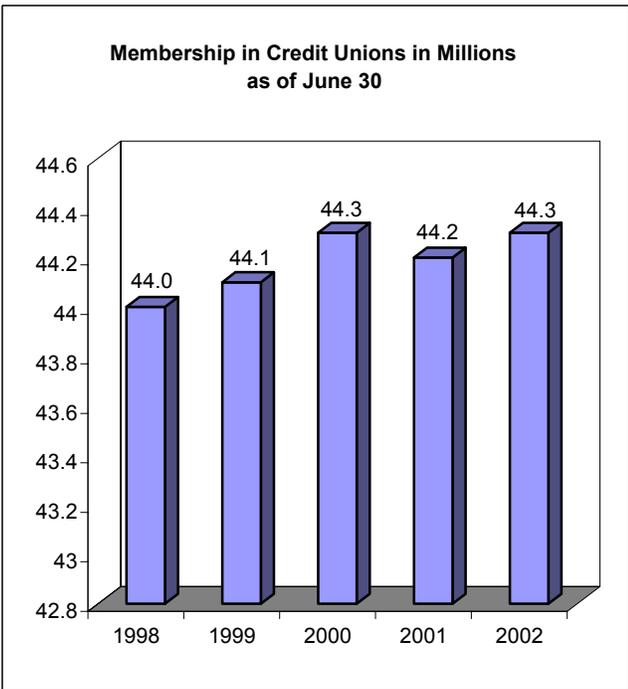
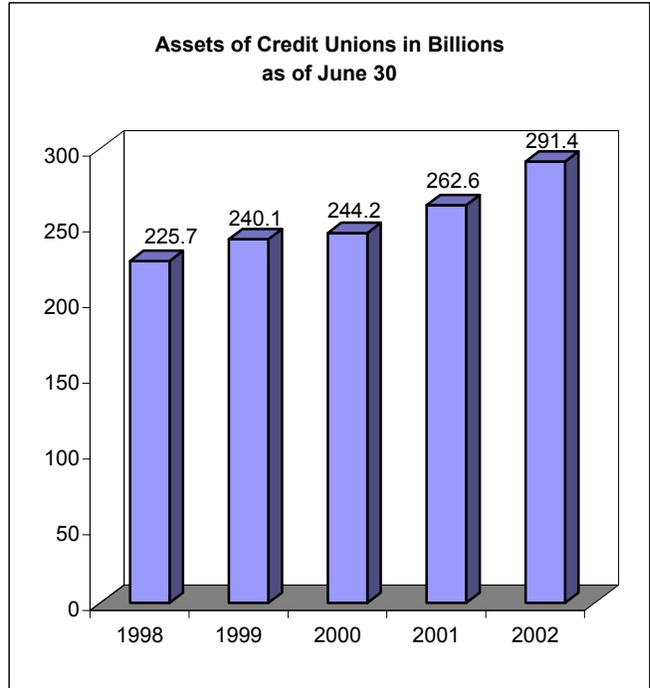
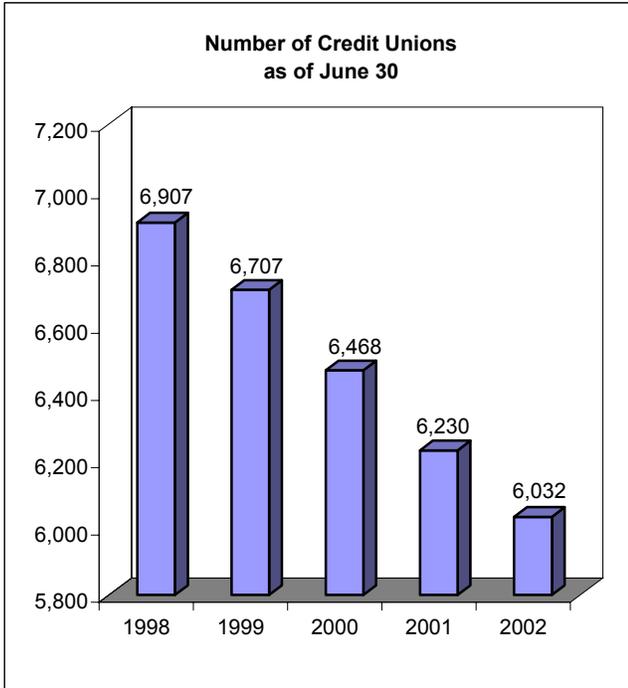
	Federal Charters	State Charters	Total Number	% of Total
Alabama	99	76	175	1.78
Alaska	11	2	13	0.13
Arizona	38	29	67	0.68
Arkansas	77		77	0.78
California	399	196	595	6.06
Colorado	91	74	165	1.68
Connecticut	127	49	176	1.79
Delaware	40		40	0.41
District of Columbia	68		68	0.69
Florida	134	109	243	2.48
Georgia	138	77	215	2.19
Guam	2		2	0.02
Hawaii	98	3	101	1.03
Idaho	25	25	50	0.51
Illinois	135	378	513	5.23
Indiana	188	33	221	2.25
Iowa	3	177	180	1.83
Kansas	27	101	128	1.30
Kentucky	84	39	123	1.25
Louisiana	220	58	278	2.83
Maine	63	15	78	0.79
Maryland	118	6	124	1.26
Massachusetts	164	111	275	2.80
Michigan	168	282	450	4.59
Minnesota	69	111	180	1.83
Mississippi	89	33	122	1.24
Missouri	15	166	181	1.84
Montana	59	14	73	0.74
Nebraska	52	29	81	0.83
Nevada	17	4	21	0.21
New Hampshire	7	24	31	0.32
New Jersey	244	22	266	2.71
New Mexico	29	26	55	0.56
New York	577	37	614	6.26
North Carolina	55	106	161	1.64
North Dakota	23	41	64	0.65
Ohio	311	165	476	4.85
Oklahoma	66	28	94	0.96
Oregon	84	25	109	1.11
Pennsylvania	658	82	740	7.54
Puerto Rico	18		18	0.18
Rhode Island	23	14	37	0.38
South Carolina	75	20	95	0.97
South Dakota	60		60	0.61
Tennessee	95	136	231	2.35
Texas	441	248	689	7.02
Utah	39	89	128	1.30
Vermont	6	34	40	0.41
Virgin Islands	5		5	0.05
Virginia	177	70	247	2.52
Washington	66	93	159	1.62
West Virginia	118	9	127	1.29
Wisconsin	3	316	319	3.25
Wyoming	34		34	0.35
<b>Total</b>	<b>6,032</b>	<b>3,782</b>	<b>9,814</b>	<b>100.00</b>

**Table 20**  
**Credit Union Assets by State**  
**Federally Insured Credit Unions**  
**June 30, 2002**

	Federal Charters	State Charters	Total Assets	% of Total
Alabama	4,855,360,681	3,346,933,838	8,202,294,519	1.52
Alaska	2,680,162,188	391,905,888	3,072,068,076	0.57
Arizona	5,306,030,368	3,300,670,013	8,606,700,381	1.60
Arkansas	1,374,010,944		1,374,010,944	0.25
California	35,641,316,300	44,868,356,848	80,509,673,148	14.94
Colorado	4,473,393,697	5,704,419,037	10,177,812,734	1.89
Connecticut	3,823,190,234	2,164,891,337	5,988,081,571	1.11
Delaware	1,198,625,637		1,198,625,637	0.22
District of Columbia	3,911,017,412		3,911,017,412	0.73
Florida	14,564,523,849	13,127,419,140	27,691,942,989	5.14
Georgia	4,418,501,367	6,183,345,173	10,601,846,540	1.97
Guam	169,315,487		169,315,487	0.03
Hawaii	4,958,214,551	156,807,897	5,115,022,448	0.95
Idaho	1,046,909,212	878,839,660	1,925,748,872	0.36
Illinois	2,262,179,838	14,700,926,374	16,963,106,212	3.15
Indiana	7,614,171,288	3,715,843,466	11,330,014,754	2.10
Iowa	165,933,776	4,260,586,345	4,426,520,121	0.82
Kansas	397,689,472	2,284,867,457	2,682,556,929	0.50
Kentucky	2,660,838,912	1,141,197,637	3,802,036,549	0.71
Louisiana	4,313,962,056	827,233,693	5,141,195,749	0.95
Maine	2,437,558,926	823,798,514	3,261,357,440	0.61
Maryland	8,304,554,095	2,433,882,207	10,738,436,302	1.99
Massachusetts	8,179,537,182	9,641,477,530	17,821,014,712	3.31
Michigan	10,747,775,217	16,069,110,755	26,816,885,972	4.98
Minnesota	7,283,505,464	3,230,393,976	10,513,899,440	1.95
Mississippi	1,687,398,561	419,024,051	2,106,422,612	0.39
Missouri	461,205,757	6,643,683,322	7,104,889,079	1.32
Montana	1,191,149,023	772,113,699	1,963,262,722	0.36
Nebraska	1,582,852,563	553,205,276	2,136,057,839	0.40
Nevada	1,274,880,941	1,037,632,499	2,312,513,440	0.43
New Hampshire	166,561,544	2,591,513,775	2,758,075,319	0.51
New Jersey	7,793,871,050	373,377,686	8,167,248,736	1.52
New Mexico	2,629,975,523	909,543,844	3,539,519,367	0.66
New York	25,482,223,933	3,153,422,619	28,635,646,552	5.31
North Carolina	5,298,900,366	11,280,644,317	16,579,544,683	3.08
North Dakota	210,286,366	1,026,350,138	1,236,636,504	0.23
Ohio	6,566,079,331	6,131,103,518	12,697,182,849	2.36
Oklahoma	3,136,025,006	2,413,920,332	5,549,945,338	1.03
Oregon	3,159,116,106	5,799,112,049	8,958,228,155	1.66
Pennsylvania	14,224,881,124	5,320,387,411	19,545,268,535	3.63
Puerto Rico	467,001,158		467,001,158	0.09
Rhode Island	202,377,290	2,645,563,327	2,847,940,617	0.53
South Carolina	4,705,571,613	646,870,762	5,352,442,375	0.99
South Dakota	1,213,351,003		1,213,351,003	0.23
Tennessee	4,385,644,397	4,909,818,360	9,295,462,757	1.72
Texas	24,695,123,227	15,595,545,432	40,290,668,659	7.48
Utah	1,066,848,202	6,407,398,697	7,474,246,899	1.39
Vermont	584,833,803	700,500,947	1,285,334,750	0.24
Virgin Islands	44,655,637		44,655,637	0.01
Virginia	30,348,201,179	3,322,928,927	33,671,130,106	6.25
Washington	2,901,872,478	14,125,072,974	17,026,945,452	3.16
West Virginia	1,900,298,580	88,705,367	1,989,003,947	0.37
Wisconsin	330,425,498	11,339,808,991	11,670,234,489	2.17
Wyoming	924,783,843		924,783,843	0.17
<b>Total</b>	<b>291,424,673,255</b>	<b>247,460,155,105</b>	<b>538,884,828,360</b>	<b>100.00</b>

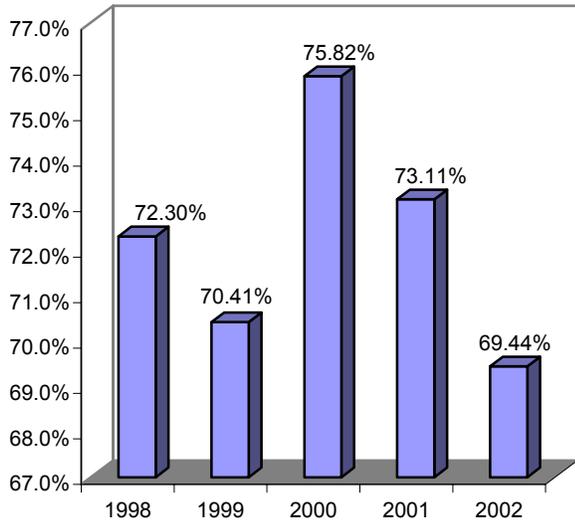
**FEDERAL  
CREDIT UNIONS**

## Federal Credit Unions 5 Year Trends

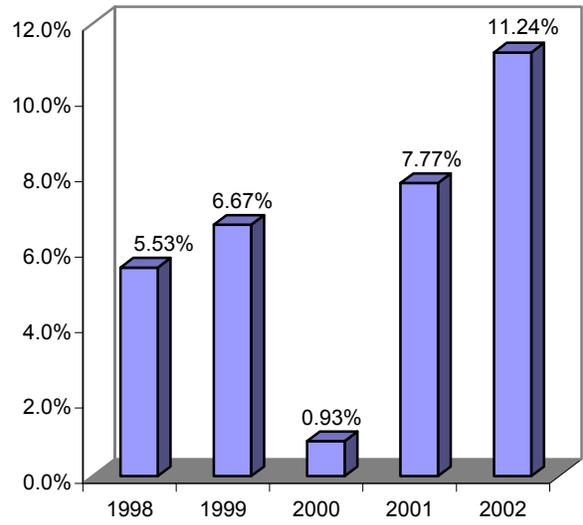


## Federal Credit Unions 5 Year Trends

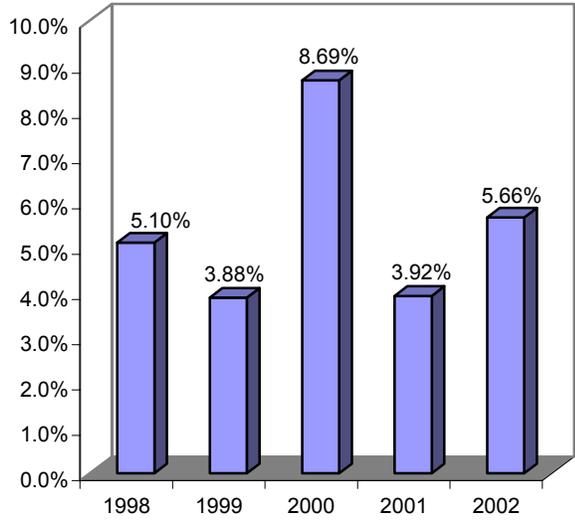
**Loan to Share Ratio as of June 30**



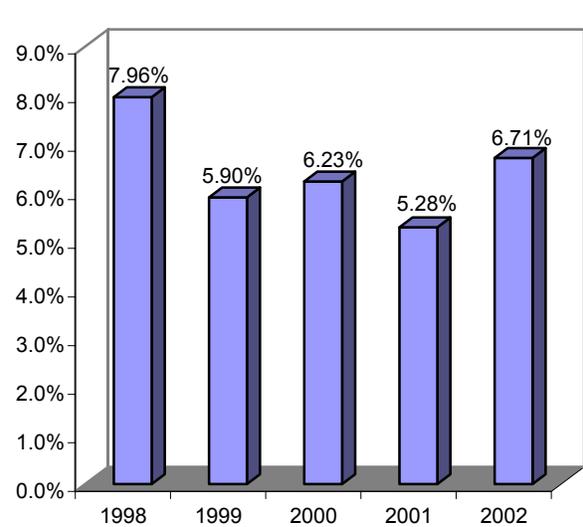
**Share Growth Annually as of June 30**



**Loan Growth Annually as of June 30**

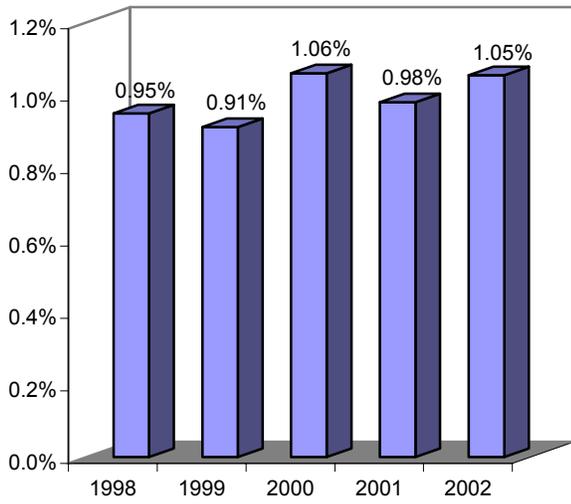


**Net Worth Growth Annually as of June 30**

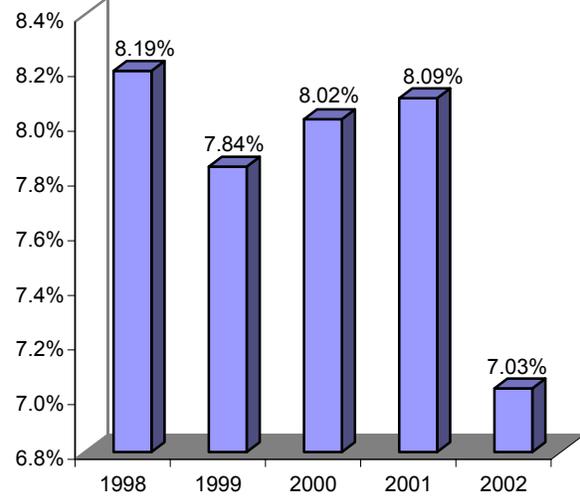


## Federal Credit Unions 5 Year Trends

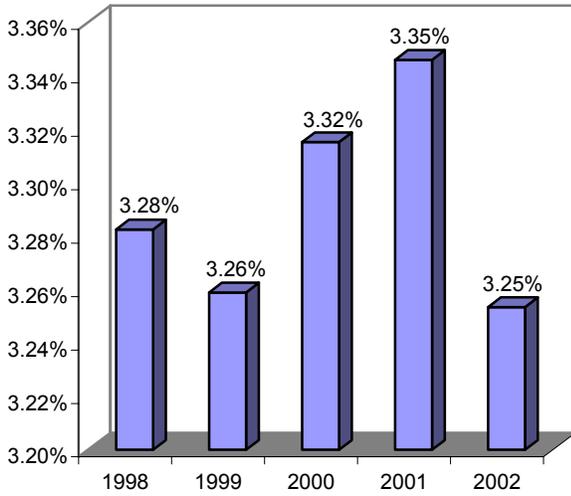
**Return on Average Assets as of June 30**



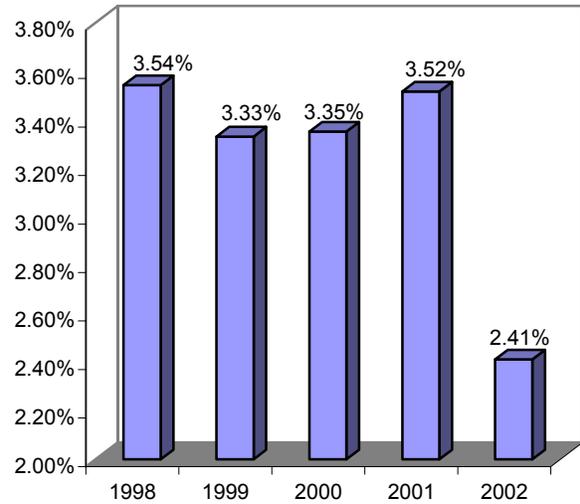
**Gross Income to Average Assets  
as of June 30**



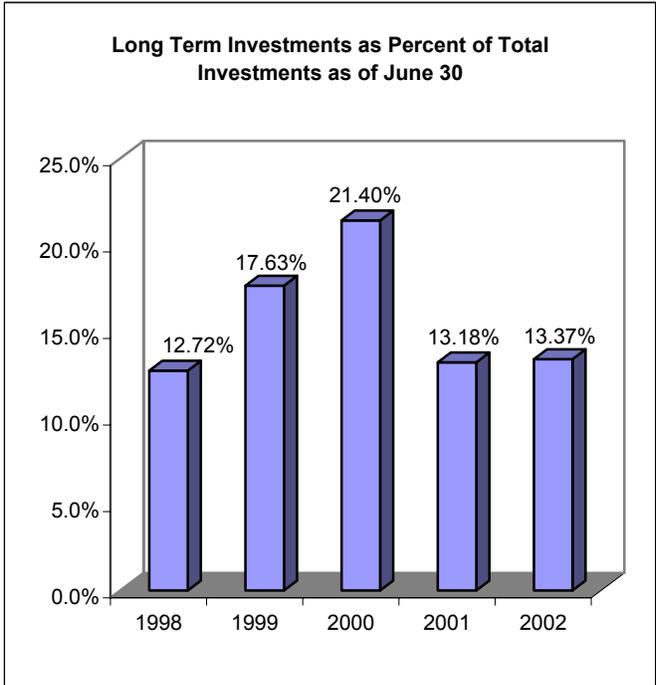
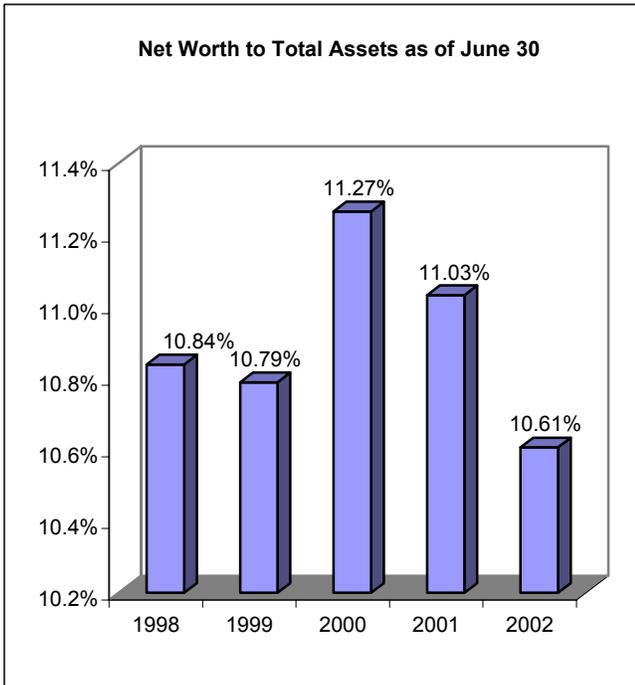
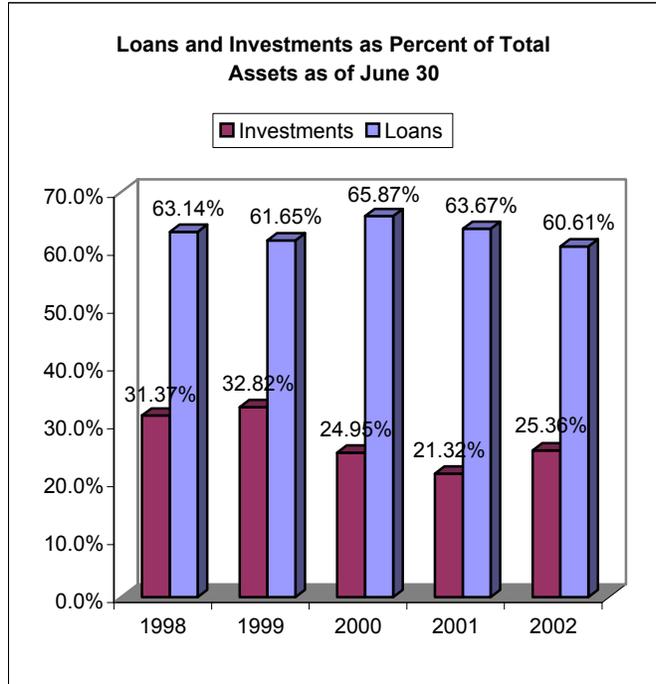
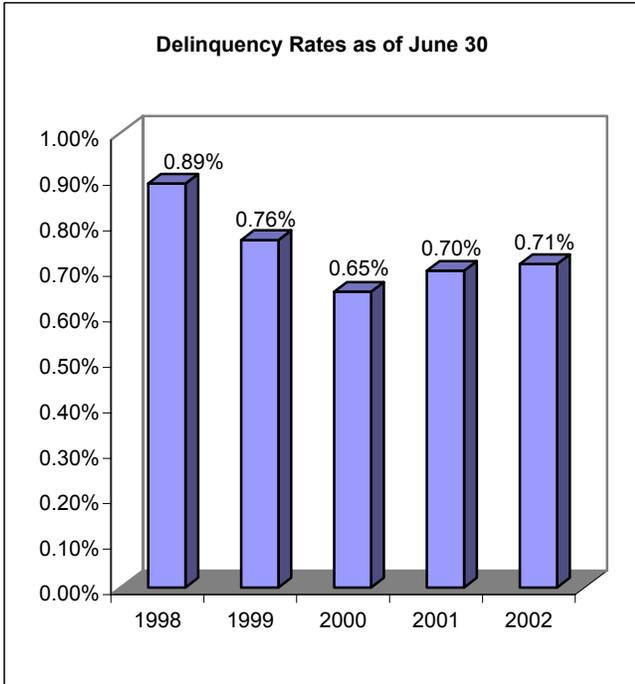
**Operating Expenses to Average Assets  
as of June 30**



**Cost of Funds to Average Assets  
as of June 30**



## Federal Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	6,468	6,230	3.7-	6,032	3.2-
<b>Cash &amp; Equivalents</b>	14,507	30,848	112.6	30,568	0.9-
<b>TOTAL INVESTMENTS</b>	60,930	55,972	8.1-	73,899	32.0
U.S. Government Obligations	2,688	1,748	35.0-	2,230	27.5
Federal Agency Securities	32,973	29,791	9.7-	39,397	32.2
Mutual Fund & Common Trusts	1,315	2,130	62.0	2,201	3.3
MCSD and PIC at Corporate CU	1,110	1,112	0.2	1,262	13.5
All Other Corporate Credit Union	9,192	7,503	18.4-	9,963	32.8
Commercial Banks, S&Ls	10,286	9,931	3.5-	13,451	35.4
Credit Unions -Loans to, Deposits in	435	527	21.2	452	14.3-
Other Investments	2,931	3,230	10.2	4,943	53.0
<b>LOANS HELD FOR SALE</b>	N/A	N/A		542	
<b>TOTAL LOANS OUTSTANDING</b>	160,870	167,178	3.9	176,633	5.7
Unsecured Credit Card Loans	11,557	11,875	2.8	11,701	1.5-
All Other Unsecured Loans	13,554	13,276	2.0-	12,675	4.5-
New Vehicle Loans	32,846	34,323	4.5	33,621	2.0-
Used Vehicle Loans	30,953	32,301	4.4	34,992	8.3
First Mortgage Real Estate Loans	39,999	41,247	3.1	47,701	15.6
Other Real Estate Loans	21,247	23,024	8.4	25,151	9.2
Leases Receivable	666	625	6.2-	570	8.8-
All Other Loans/Lines Of Credit /1	9,406	9,702	3.2	10,223	5.4
Other Loans /1	642	804	25.3	N/A	
Allowance For Loan Losses	1,458	1,452	0.4-	1,510	4.0
Other Real Estate Owned	42	44	5.9	62	39.8
Land and Building	3,306	3,520	6.5	3,825	8.7
Other Fixed Assets	1,138	1,182	3.9	1,247	5.5
NCUSIF Capitalization Deposit	1,920	1,949	1.5	2,174	11.6
Other Assets	2,968	3,332	12.3	3,984	19.6
<b>TOTAL ASSETS</b>	244,223	262,573	7.5	291,425	11.0
<b>LIABILITIES</b>					
Total Borrowings	2,507	2,139	14.7-	3,156	47.6
Accrued Dividends/Interest Payable	495	503	1.5	370	26.4-
Acct Payable and Other Liabilities	1,758	1,985	12.9	2,043	2.9
Uninsured Secondary Capital	5	6	30.1	7	18.0
<b>TOTAL LIABILITIES</b>	4,765	4,633	2.8-	5,575	20.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	212,172	228,663	7.8	254,362	11.2
Share Drafts	28,659	29,689	3.6	32,341	8.9
Regular Shares	79,241	78,942	0.4-	92,707	17.4
Money Market Shares	26,965	31,143	15.5	42,013	34.9
Share Certificates/CDs	53,086	63,830	20.2	60,776	4.8-
IRA/Keogh Accounts	20,863	21,509	3.1	22,422	4.2
All Other Shares and Member Deposits	2,842	2,793	1.7-	3,268	17.0
Non-Member Deposits	514	758	47.3	837	10.3
Regular Reserves	7,798	8,048	3.2	8,069	0.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-441	112	125.4	299	167.3
Other Reserves	3,018	3,064	1.5	3,237	5.6
Undivided Earnings	16,692	17,849	6.9	19,599	9.8
Net Income	219	204	7.3-	283	39.0
<b>TOTAL EQUITY</b>	27,287	29,277	7.3	31,487	7.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	244,223	262,573	7.5	291,425	11.0

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	6,468	6,230	3.7-	6,032	3.2-
<b>INTEREST INCOME</b>					
Interest on Loans	6,540	6,945	6.2	6,722	3.2-
(Less) Interest Refund	4	5	42.0	5	11.0-
Income from Investments	2,105	2,081	1.2-	1,692	18.7-
Trading Profits and Losses	0*	2	313.8	0*	53.4-
<b>TOTAL INTEREST INCOME</b>	<b>8,642</b>	<b>9,022</b>	<b>4.4</b>	<b>8,410</b>	<b>6.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	3,983	4,397	10.4	3,284	25.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	75	59	21.4-	56	4.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>4,058</b>	<b>4,457</b>	<b>9.8</b>	<b>3,341</b>	<b>25.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>360</b>	<b>359</b>	<b>0.3-</b>	<b>455</b>	<b>27.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>4,225</b>	<b>4,207</b>	<b>0.4-</b>	<b>4,614</b>	<b>9.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	728	809	11.2	866	7.1
Other Operating Income	336	424	26.2	464	9.4
Gain (Loss) on Investments	-10	12	215.6	-0*	105.7-
Gain (Loss) on Disp of Fixed Assets	7	11	48.5	4	63.8-
Other Non-Oper Income (Expense)	10	17	65.7	18	4.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,071</b>	<b>1,273</b>	<b>18.9</b>	<b>1,351</b>	<b>6.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,987	2,106	6.0	2,247	6.7
Travel and Conference Expense	63	65	3.2	66	1.9
Office Occupancy Expense	242	258	6.7	273	6.0
Office Operations Expense	911	951	4.3	996	4.8
Educational & Promotional Expense	123	133	8.2	139	4.7
Loan Servicing Expense	205	216	5.4	247	14.4
Professional and Outside Services	292	318	8.8	335	5.4
Member Insurance	52	52	0.4	50	4.0-
Operating Fees	28	24	13.7-	26	8.0
Miscellaneous Operating Expenses	111	117	4.6	126	8.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>4,014</b>	<b>4,239</b>	<b>5.6</b>	<b>4,506</b>	<b>6.3</b>
<b>NET INCOME</b>	<b>1,282</b>	<b>1,241</b>	<b>3.2-</b>	<b>1,460</b>	<b>17.7</b>
Transfer to Regular Reserve 1/	394	306	22.3-	113	63.2-

1/ Required Transfer to Statutory Reserves prior to 2000

\* Amount Less than + or - 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federal Credit Unions  
June 30, 2002**

Number of Credit Unions on this Report: 6,032

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	7,262,056
Other Unsecured Loans	5,256,991
New Vehicle	2,481,955
Used Vehicle	4,018,023
1st Mortgage	573,991
Other Real Estate	1,027,422
Leases Receivable	27,702
All Other Member Loans	2,005,730
All Other Loans	0
Total Number of Loans	22,653,870

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	148,919
Amount of Loans Delinquent 2-6 months	819,645,342
Number of Loans Delinquent 6-12 months	56,898
Amount of Loans Delinquent 6-12 months	308,064,245
Number of Loans Delinquent 12 months or more	23,009
Amount of Loans Delinquent 12 months or more	129,035,832
Total Number of Delinquent Loans	228,826
Total Amount of Delinquent Loans	1,256,745,419

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	37,275
Amount of Loans Delinquent 2-6 months	104,390,146
Number of Loans Delinquent 6-12 months	12,815
Amount of Loans Delinquent 6-12 months	39,180,879
Number of Loans Delinquent 12 months or more	2,666
Amount of Loans Delinquent 12 months or more	8,021,120
Total Number of Delinquent Loans	52,756
Total Amount of Delinquent Loans	151,592,145

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Y-T-D	496,899,471
Total Recoveries on Charge-Offs	76,441,985
Total Credit Card Loans Charged Off Y-T-D	125,148,801
Total Credit Card Recoveries Y-T-D	12,795,732
Total Number of Loans Purchased Y-T-D	3,760
Total Amount of Loans Purchased Y-T-D	160,091,717
Total Number of Indirect Loans Granted Y-T-D	252,756
Total Amount of Indirect Loans Granted Y-T-D	4,215,092,478
Number of Loans to CU Officials	75,204
Amount of Loans to CU Officials	1,453,532,001
Total Number of Loans Granted Y-T-D	4,670,976
Total Amount of Loans Granted Y-T-D	54,250,314,459

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	460,968
Amount of 1st Mortgage Fixed Rate	36,548,424,427
Number of 1st Mortgage Adjustable Rate	113,023
Amount of 1st Mortgage Adjustable Rate	11,152,794,872
Number of Other R.E. Closed-End Fixed Rate	485,230
Amount of Other R.E. Closed-End Fixed Rate	12,419,181,314
Number of Other R.E. Closed-End Adj. Rate	25,902
Amount of Other R.E. Closed-End Adj. Rate	753,287,564
Number of Other R.E. Open-End Adj. Rate	498,360
Amount of Other R.E. Open-End Adj. Rate	11,522,167,170
Number of Other R.E. Not Included Above	17,931
Amount of Other R.E. Not Included Above	456,001,012

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

Number of 1st Mortgage Fixed Rate	96,913
Amount of 1st Mortgage Fixed Rate	11,231,106,101
Number of 1st Mortgage Adjustable Rate	18,397
Amount of 1st Mortgage Adjustable Rate	2,449,568,039
Number of Other R.E. Closed-End Fixed Rate	97,623
Amount of Other R.E. Closed-End Fixed Rate	3,389,728,279
Number of Other R.E. Closed-End Adj. Rate	5,541
Amount of Other R.E. Closed-End Adj. Rate	190,336,640
Number of Other R.E. Open-End Adj. Rate	136,150
Amount of Other R.E. Open-End Adj. Rate	3,267,116,286
Number of Other R.E. Not Included Above	4,309
Amount of Other R.E. Not Included Above	116,544,372

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federal Credit Unions**  
**June 30, 2002**

Number of Credit Unions on this Report: 6,032

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	148,524,572
1st Mortgage Fixed Rate, 2-6 months	52,426,342
1st Mortgage Fixed Rate, 6-12 months	18,267,422
1st Mortgage Fixed Rate, 12 months or more	11,895,653
1st Mortgage Adjustable Rate, 1-2 months	74,289,802
1st Mortgage Adjustable Rate, 2-6 months	25,172,522
1st Mortgage Adjustable Rate, 6-12 months	7,202,065
1st Mortgage Adjustable Rate 12, months or more	4,360,622
Other Real Estate Fixed Rate, 1-2 months	65,158,312
Other Real Estate Fixed Rate, 2-6 months	24,412,568
Other Real Estate Fixed Rate, 6-12 months	10,377,461
Other Real Estate Fixed Rate, 12 months or more	6,112,639
Other Real Estate Adjustable Rate, 1-2 months	46,408,251
Other Real Estate Adjustable Rate, 2-6 months	16,587,053
Other Real Estate Adjustable Rate, 6-12 months	5,434,594
Other Real Estate Adjustable Rate 12, months or more	4,560,375

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	3,056,705
1st Mortgage Loans Recovered Y-T-D	519,953
Other Real Estate Loans Charged Off Y-T-D	6,222,067
Other Real Estate Loans Recovered Y-T-D	548,086
Allowance for Real Estate Loan Losses	112,544,419
Amount of R.E. Loans Serving as Collateral for Member Business Loans	1,048,714,775
Amount of All First Mortgages Sold Y-T-D	4,945,333,282
Short-term Real Estate Loans (< 5 years)	28,478,688,399

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	3,619
Amount of Agricultural MBL	161,737,274
Number of All Other MBL	17,446
Amount of All Other MBL	1,760,832,498

**MEMBER BUSINESS LOANS GRANTED Y-T-D**

Number of Agricultural MBL	977
Amount of Agricultural MBL	42,139,433
Number of All Other MBL	3,177
Amount of All Other MBL	423,773,699

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	573,646
Agricultural, 2-6 months	1,347,695
Agricultural, 6-12 months	742,216
Agricultural, 12 months or more	661,490
All Other MBL, 1-2 months	13,413,853
All Other MBL, 2-6 months	6,495,425
All Other MBL, 6-12 months	2,017,043
All Other MBL, 12 months or more	2,765,163

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	182,565
Agricultural MBL Recovered Y-T-D	56,352
All Other MBL Charged of Y-T-D	653,503
All Other MBL Recovered Y-T-D	287,773
Allowance for MBL Losses	18,887,338
Concentration of Credit for MBL	742,900,952
Construction or Development MBL	95,349,512

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**June 30, 2002**

Number of Credit Unions on this Report: 6,032

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	18,247,921
Regular Share Accounts	47,141,480
Money Market Share Accounts	2,232,123
Share Certificate Accounts	4,147,202
IRA/Keogh & Retirement Accounts	2,359,086
Other Shares and Deposit	1,925,205
Non-Member Deposits	32,790
Total Number of Savings Accounts	76,085,807

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	78,831,229
Other Unused Member Business Loan Commitments	98,658,520
Revolving Open-End Lines Secured by Residential Properties	10,449,916,081
Credit Card Lines	28,876,896,606
Outstanding Letters of Credit	32,347,764
Unsecured Share Draft Lines of Credit	5,555,660,280
Other Unused Commitments	3,216,320,607
Amount of Loans Sold/Swapped with Recourse Y-T-D	67,752,019
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	244,790,552
Pending Bond Claims	11,820,657

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Financial Statement Audit Performed by State Licenced Persons	1,066	Supervisory Committee Audit Performed by State Licenced Persons	1,105
Balance Sheet Audit Performed by State Licenced Persons	230	Supervisory Committee Audit Performed by other External Auditors	2,708
Examinations of Internal Controls Over Call Reportin Performed by State Licenced Persons	321	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	602

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	18,662,050,936
Repurchase Agreements	2,225,950,311
Reverse Repurchase Agreements Invested	1,004,744,446
Non-Mortgage Backed Derivatives	825,715,913
Mortgage Pass-through Securities	6,737,929,729
CMO/REMIC	6,907,161,855

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**June 30, 2002**

Number of Credit Unions on this Report: 6,032

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of Cus Describing Record Maintenance As:**

Manual System	171	CU Developed In-House	92
Vendor Supplied In-House	4,291	Other	96
Vendor On-Line Service Bur.	1,382		

**Number Of Cus Reporting That Members Access/**

**Perform Electronic Financial Services Via:**

WWW/Browser Based	1,820	Automatic Teller Machine	2,822
Wireless	139	Kiosk	141
Home Banking/PC Based	1,256	Other	165
Auto Response/Phone Based	2,624		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	923	Share Account Transfers	2,618
New Loan	1,317	Bill Payment	989
Account Balance Inquiry	2,730	Download Account History	1,408
Share Draft Order	1,872	Electronic Cash	487
New Share Account	472	Account Aggregation	83
Loan Payments	2,142	Internet Access Services	376
		Electronic Signature	
View Account History	1,960	Authentication/Certification	38
Merchandise Purchase	379	Other	105

Number of CUs Reporting E-Mail Addresses 3,870

Number of CUs Reporting WWW Sites 2,670

**Number Of Cus Reporting WWW Type As:**

Informational	1,017	Transactional	1,384
Interactive	269		

**Number Of Cus Members Reported using Transactional WWW 6,014,001**

**Number Of Cus Reporting Plans For a WWW**

Informational	710	Transactional	137
Interactive	158		

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	43,432,891
Number Members Filing Chapter 7 Bankruptcy Y-T-D	49,398
Number Members Filing Chapter 13 Bankruptcy Y-T-D	15,620
Amount of Loans Subject to Bankruptcies	426,490,900
Number of Current Members	44,349,629
Number of Potential Members	184,423,410
Number of Full Time Employees	96,545
Number of Part Time Employees	17,063

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOS 1/	1,694		
Amount Invested in CUSOS	172,277,861		
Amount Loaned to CUSOS	62,090,525		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	8,275,083		
Number of CUSOS Wholly Owned	338		
Predominant Service of CUSO:			
Mortgage Processing	112	Credit Cards	140
EDP Processing	167	Trust Services	6
Shared Branching	405	Item Processing	92
Insurance Services	81	Tax Preparation	2
Investment Services	257	Travel	1
Auto Buying, Leasing, Indirect Lending	62	Other	369

1 This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

**TABLE 5**  
**SUPPLEMENTAL DATA**  
**FEDERAL CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 6,032

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Promissory/Other Notes and Interest Payable	211	604	518	1,020	2,141
Reverse Repurchase Agreements	4	1,009	5	0	1,014
Subordinated CDCU Debt	10	0*	0*	0*	0*
Uninsured Secondary Capital	35	N/A	2	5	7
<b>TOTAL BORROWINGS</b>	<b>239</b>	<b>1,613</b>	<b>525</b>	<b>1,025</b>	<b>3,163</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	3,848	32,341	N/A	N/A	32,341
Regular Shares	6,027	92,707	N/A	N/A	92,707
Money Market Shares	1,691	42,013	N/A	N/A	42,013
Share Certificates/CDS	4,000	43,799	13,803	3,174	60,776
IRA/KEOGH, Retirements	3,406	15,882	4,813	1,727	22,422
All Other Shares/Deposits	2,277	3,215	37	16	3,268
Non-Members Deposits	551	630	183	24	837
<b>TOTAL SAVINGS</b>	<b>6,031</b>	<b>230,586</b>	<b>18,835</b>	<b>4,941</b>	<b>254,362</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115:</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	1,535	4,351	9,365	4,394	272	18,382
Available for Sale	1,625	9,601	11,497	6,509	516	28,124
Trading	15	263	N/A	N/A	N/A	263
Non-SFAS 115 Investments	6,031	43,034	9,958	1,711	192	54,895
<b>TOTAL INVESTMENTS</b>	<b>6,031</b>	<b>57,104</b>	<b>30,964</b>	<b>12,616</b>	<b>980</b>	<b>101,664</b>

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federal Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**June 30, 2002**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	1	\$5,406,067	43	\$657,054,212
5.0% To 6.0% .....	1	\$151,884	8	\$22,326,258	893	\$11,316,969,708
6.0% To 7.0% .....	5	\$22,236,377	19	\$45,760,217	1,856	\$12,201,076,002
7.0% To 8.0% .....	15	\$153,612,589	66	\$479,957,694	1,798	\$6,465,068,841
8.0% To 9.0% .....	66	\$540,943,926	145	\$362,215,798	698	\$2,349,144,638
9.0% To 10.0% .....	376	\$2,451,700,678	368	\$1,425,767,945	181	\$453,494,175
10.0% To 11.0% .....	370	\$2,022,929,286	581	\$1,108,071,827	66	\$117,695,108
11.0% To 12.0% .....	497	\$2,983,860,383	661	\$1,684,415,350	14	\$41,154,913
12.0% To 13.0% .....	816	\$1,638,640,883	1,400	\$3,703,513,713	24	\$6,450,118
13.0% To 14.0% .....	391	\$1,232,626,768	839	\$1,660,570,089	5	\$4,616,958
14.0% To 15.0% .....	208	\$483,548,036	637	\$1,000,851,359	3	\$5,809,606
15.0% To 16.0% .....	65	\$133,656,826	652	\$698,649,147	5	\$2,277,693
16.0% Or More .....	27	\$35,310,301	438	\$477,950,332	0	\$0
Not Reporting Or Zero ..	3,195	\$1,328,604	217	\$20,700	446	\$11,500
Total	6,032	\$11,700,546,541	6,032	\$12,675,476,496	6,032	\$33,620,823,472
Average Rate	12.1%		12.7%		7.0%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	13	\$120,661,866	15	\$1,004,596,362	159	\$2,784,441,303
5.0% To 6.0% .....	324	\$7,168,362,839	77	\$2,857,681,654	305	\$4,521,272,904
6.0% To 7.0% .....	902	\$9,652,100,506	1,066	\$34,773,621,076	808	\$6,439,819,900
7.0% To 8.0% .....	1,464	\$9,522,306,007	978	\$8,077,519,892	1,053	\$8,514,345,610
8.0% To 9.0% .....	1,397	\$5,285,639,155	342	\$776,205,404	666	\$2,314,393,039
9.0% To 10.0% .....	780	\$2,251,733,089	123	\$112,274,898	276	\$429,852,201
10.0% To 11.0% .....	360	\$575,999,638	75	\$63,626,076	100	\$98,847,836
11.0% To 12.0% .....	128	\$244,148,684	22	\$12,334,377	23	\$39,088,827
12.0% To 13.0% .....	148	\$81,333,183	41	\$15,672,987	30	\$6,284,898
13.0% To 14.0% .....	38	\$42,228,969	3	\$2,000,784	3	\$2,102,580
14.0% To 15.0% .....	19	\$8,783,231	1	\$9,565	1	\$17,238
15.0% To 16.0% .....	18	\$30,184,333	4	\$40,192	1	\$150,233
16.0% Or More .....	6	\$8,534,703	0	\$0	0	\$0
Not Reporting Or Zero ..	435	\$0	3,285	\$5,636,032	2,607	\$20,491
Total	6,032	\$34,992,016,203	6,032	\$47,701,219,299	6,032	\$25,150,637,060
Average Rate	8.2%		7.3%		7.3%	

Interest Rate Category	Leases Receivable		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	237	\$325,579,264
5.0% To 6.0% .....	24	\$87,840,865	571	\$1,884,839,370
6.0% To 7.0% .....	78	\$266,938,792	889	\$979,940,691
7.0% To 8.0% .....	133	\$139,489,747	813	\$1,614,483,355
8.0% To 9.0% .....	76	\$16,853,508	807	\$1,549,785,408
9.0% To 10.0% .....	13	\$21,187,950	623	\$1,526,215,963
10.0% To 11.0% .....	5	\$661,269	489	\$768,837,474
11.0% To 12.0% .....	2	\$1,605,176	201	\$462,322,362
12.0% To 13.0% .....	0	\$0	341	\$500,902,059
13.0% To 14.0% .....	1	\$1,999,009	113	\$372,715,757
14.0% To 15.0% .....	1	\$84,570	75	\$85,157,646
15.0% To 16.0% .....	0	\$0	81	\$95,706,207
16.0% Or More .....	2	\$104,748	53	\$48,139,433
Not Reporting Or Zero ..	5,697	\$33,229,176	739	\$8,131,864
Total	6,032	\$569,994,810	6,032	\$10,222,756,853
Average Rate	7.5%		8.3%	

**TABLE 7**  
**Federal Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**June 30, 2002**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	783	\$10,229,297,522	263	\$3,484,050,743	0	\$0
1.0% To 2.0% .....	1,068	\$12,847,455,931	2,773	\$42,034,302,548	642	\$12,205,391,526
2.0% To 3.0% .....	145	\$836,276,475	2,166	\$37,556,107,254	964	\$28,129,009,822
3.0% To 4.0% .....	10	\$14,537,118	577	\$7,510,296,108	78	\$1,597,334,622
4.0% To 5.0% .....	1	\$5,112,749	132	\$1,809,816,183	4	\$78,489,798
5.0% To 6.0% .....	1	\$81,998,752	26	\$190,979,029	1	\$1,442,532
6.0% To 7.0% .....	0	\$0	9	\$25,748,905	0	\$0
7.0% Or More .....	1	\$826,058	11	\$19,603,202	0	\$0
Not Reporting Or Zero ..	4,023	\$8,325,250,293	75	\$75,654,454	4,343	\$983,285
Total	6,032	\$32,340,754,898	6,032	\$92,706,558,426	6,032	\$42,012,651,585
Average Rate	1.0%		2.0%		2.1%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	0	\$0	0	\$0	0	\$0
1.0% To 2.0% .....	223	\$1,471,551,845	413	\$2,546,089,721	90	\$106,387,857
2.0% To 3.0% .....	2,572	\$39,422,217,817	1,472	\$10,797,331,868	163	\$148,612,136
3.0% To 4.0% .....	1,028	\$19,152,249,088	1,074	\$5,998,152,489	119	\$424,758,669
4.0% To 5.0% .....	107	\$569,963,524	359	\$2,481,867,543	47	\$42,375,653
5.0% To 6.0% .....	32	\$105,548,424	72	\$591,195,693	33	\$40,490,807
6.0% To 7.0% .....	12	\$2,655,541	10	\$5,551,277	45	\$47,122,686
7.0% Or More .....	1	\$94,120	2	\$40,604	19	\$17,443,750
Not Reporting Or Zero ..	2,057	\$51,230,345	2,630	\$2,224,950	5,516	\$9,316,094
Total	6,032	\$60,775,510,704	6,032	\$22,422,454,145	6,032	\$836,507,652
Average Rate	2.7%		2.9%		3.3%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federal Credit Unions**  
**June 30, 2002**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
<b>CAPITAL ADEQUACY:</b>					
NetWorth to Total Assets	10.70	16.15	13.22	11.67	10.40
Delinquent Loans to NetWorth	4.03	13.50	8.61	5.93	3.34
Solvency Evaluation (Est.)	112.38	119.58	115.36	113.33	112.06
Classified Assets (Est.) to NetWorth	4.84	8.65	5.92	5.03	4.72
<b>ASSET QUALITY:</b>					
Delinquent Loans to Total Loans	0.71	4.10	2.05	1.20	0.57
Net Charge-Offs to Average Loans	0.48	1.03	0.52	0.53	0.47
Fair Value H-T-M to Book Value H-T-M	101.52	100.96	107.27	102.48	101.41
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.09	-0.08	-0.38	0.72	1.11
Delinquent Loans to Assets	0.43	2.18	1.14	0.69	0.35
<b>EARNINGS:</b>					
Return on Average Assets	1.04	0.27	0.53	0.66	1.13
Gross Income to Average Assets	6.94	6.03	6.48	6.67	7.01
Yield on Average Loans	7.74	8.73	8.45	7.95	7.68
Yield on Average Investments	3.57	2.02	2.63	3.19	3.71
Cost of Funds to Average Assets	2.38	1.76	2.08	2.10	2.45
Net Margin to Average Assets	4.56	4.28	4.40	4.57	4.56
Operating Expenses to Average Assets	3.21	3.69	3.57	3.59	3.12
Provision for Loan & Lease Losses to Average Assets	0.32	0.45	0.33	0.31	0.33
Net Interest Margin to Average Assets	3.61	3.97	3.83	3.77	3.57
Operating Expenses to Gross Income	46.26	61.24	55.17	53.80	44.53
Fixed Assets and Oreos to Total Assets	1.76	0.36	1.01	1.91	1.78
Net Operating Expenses to Average Assets	2.59	3.47	3.14	2.99	2.49
<b>ASSET/LIABILITY MANAGEMENT:</b>					
Net Long-Term Assets to Total Assets	22.68	2.77	7.80	16.58	24.46
Regular Shares to Savings and Borrowings	36.14	85.95	68.93	50.40	32.09
Total Loans to Total Savings	69.44	64.09	64.44	65.45	70.37
Total Loans to Total Assets	60.61	53.20	55.52	57.37	61.42
Cash Plus Short-Term Investments to Assets	20.56	42.96	34.28	26.94	18.76
Total Savings and Borrowings to Earning Assets	92.51	83.90	88.30	91.54	92.91
Regular Shares & Share Drafts to Total Shares & Borrowings	48.75	86.97	74.79	61.68	45.26
Borrowings to Total Savings and NetWorth	0.76	0.11	0.08	0.11	0.90
Estimated Loan Maturity in Months	21.32	13.81	17.64	18.40	22.21
<b>PRODUCTIVITY:</b>					
Members to Potential Members	24.05	18.00	25.08	20.28	25.32
Borrowers to Members	51.08	26.16	48.14	42.03	54.12
Members to Full-Time Employees	422	444	501	456	408
Average Savings Per Member	5,735	1,789	3,097	4,235	6,427
Average Loan Balance	7,797	4,383	4,146	6,594	8,357
Salary & Benefits to Full-Time Employees	42,774	17,413	32,954	37,989	44,991
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>					
Interest on Loans (Net of Interest Refunds)	68.96	80.41	74.89	70.28	68.44
Income From Investments	17.37	14.56	16.35	17.64	17.38
Income Form Trading Securities	0.01	0.01	0.00	0.00	0.01
Fee Income	8.90	3.65	6.74	8.91	9.01
Other Operating Income	4.76	1.36	2.02	3.17	5.16
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>					
Employee Compensation and Benefits	49.87	47.44	51.21	48.15	50.17
Travel and Conference	1.46	1.35	1.34	1.61	1.44
Office Occupancy	6.06	4.99	4.61	5.72	6.22
Office Operations	22.10	20.14	20.48	21.30	22.36
Educational and Promotional	3.09	0.91	1.25	2.53	3.31
Loan Servicing	5.48	1.78	2.92	4.70	5.80
Professional and Outside Services	7.44	7.15	7.72	10.29	6.84
Member Insurance	1.12	8.70	4.53	1.98	0.72
Operating Fees	0.58	1.03	0.79	0.63	0.56
Miscellaneous Operating Expenses	2.79	6.51	5.14	3.10	2.58

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	1,661	1,510	9.1-	1,336	11.5-
Cash & Equivalents	200	245	22.5	248	1.2
<b>TOTAL INVESTMENTS</b>	<b>374</b>	<b>284</b>	<b>24.0-</b>	<b>295</b>	<b>3.9</b>
U.S. Government Obligations	7	3	48.0-	3	24.5-
Federal Agency Securities	2	1	55.3-	1	15.4
Mutual Fund & Common Trusts	15	14	11.1-	14	2.3
MCSD and PIC at Corporate CU	12	9	27.8-	8	8.3-
All Other Corporate Credit Union	162	119	26.6-	109	8.0-
Commercial Banks, S&Ls	156	127	18.4-	147	15.3
Credit Unions -Loans to, Deposits in	8	4	53.0-	4	15.5
Other Investments	12	8	35.0-	9	19.0
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	<b>860</b>	<b>782</b>	<b>9.1-</b>	<b>621</b>	<b>20.5-</b>
Unsecured Credit Card Loans	4	2	37.7-	3	29.6
All Other Unsecured Loans	231	202	12.4-	168	16.7-
New Vehicle Loans	260	244	6.0-	185	24.4-
Used Vehicle Loans	247	231	6.3-	187	19.1-
First Mortgage Real Estate Loans	11	10	15.4-	8	12.9-
Other Real Estate Loans	13	11	12.4-	7	34.4-
Leases Receivable	0*	0*	44.6-	1	149.3
All Other Loans/Lines of Credit /1	89	73	17.4-	61	16.9-
Other Loans /1	5	7	33.8	N/A	
Allowance For Loan Losses	21	19	9.5-	16	12.9-
Other Real Estate Owned	0*	0*	62.2	0*	56.8-
Land and Building	2	2	13.4-	1	22.4-
Other Fixed Assets	4	4	9.2-	3	21.0-
NCUSIF Capitalization Deposit	12	12	1.7	9	23.9-
Other Assets	8	6	18.9-	6	0.7-
<b>TOTAL ASSETS</b>	<b>1,439</b>	<b>1,316</b>	<b>8.6-</b>	<b>1,168</b>	<b>11.3-</b>
<b>LIABILITIES</b>					
Total Borrowings	2	0*	49.9-	0*	4.0-
Accrued Dividends/Interest Payable	6	6	9.9-	4	37.0-
Acct Payable and Other Liabilities	6	6	5.5-	4	25.5-
Uninsured Secondary Capital	0*	0*	21.0-	0*	1.7
<b>TOTAL LIABILITIES</b>	<b>14</b>	<b>12</b>	<b>13.8-</b>	<b>9</b>	<b>28.2-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,189</b>	<b>1,080</b>	<b>9.1-</b>	<b>969</b>	<b>10.3-</b>
Share Drafts	15	10	35.3-	10	0.4
Regular Shares	1,021	927	9.2-	834	10.0-
Money Market Shares	7	6	18.0-	6	1.2-
Share Certificates/CDs	83	84	1.2	70	16.4-
IRA/Keogh Accounts	19	15	23.1-	13	13.5-
All Other Shares and Member Deposits	20	16	20.3-	16	2.4
Non-Member Deposits	24	23	1.8-	20	11.6-
Regular Reserves	57	53	7.2-	45	14.9-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	131.7	-0*	132.6-
Other Reserves	7	4	42.6-	4	1.6-
Undivided Earnings	170	164	3.4-	140	14.8-
Net Income	2	2	8.4	0*	62.1-
<b>TOTAL EQUITY</b>	<b>235</b>	<b>223</b>	<b>5.2-</b>	<b>189</b>	<b>15.1-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,439</b>	<b>1,316</b>	<b>8.6-</b>	<b>1,168</b>	<b>11.3-</b>

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	2,184	2,056	5.9-	1,945	5.4-
<b>Cash &amp; Equivalents</b>	997	1,595	60.0	1,721	7.9
<b>TOTAL INVESTMENTS</b>	2,974	2,354	20.9-	2,733	16.1
U.S. Government Obligations	66	48	27.2-	33	32.1-
Federal Agency Securities	101	50	50.4-	56	11.3
Mutual Fund & Common Trusts	63	52	17.5-	71	36.1
MCSD and PIC at Corporate CU	88	79	10.6-	77	2.3-
All Other Corporate Credit Union	1,097	760	30.8-	891	17.3
Commercial Banks, S&Ls	1,410	1,232	12.6-	1,454	18.0
Credit Unions -Loans to, Deposits in	54	43	20.0-	38	12.3-
Other Investments	95	90	5.7-	114	26.6
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	7,084	6,584	7.1-	5,756	12.6-
Unsecured Credit Card Loans	199	174	12.5-	135	22.4-
All Other Unsecured Loans	1,154	1,068	7.5-	944	11.5-
New Vehicle Loans	2,181	2,083	4.5-	1,746	16.2-
Used Vehicle Loans	2,040	1,928	5.5-	1,770	8.2-
First Mortgage Real Estate Loans	386	324	16.0-	296	8.7-
Other Real Estate Loans	457	421	7.9-	357	15.2-
Leases Receivable	11	10	6.0-	8	21.7-
All Other Loans/Lines of Credit /1	616	551	10.6-	499	9.4-
Other Loans	40	25	37.1-	N/A	
Allowance For Loan Losses	95	91	4.5-	81	10.6-
Other Real Estate Owned	1	2	78.9	2	15.8-
Land and Building	76	71	6.9-	66	6.5-
Other Fixed Assets	43	39	8.3-	37	6.7-
NCUSIF Capitalization Deposit	92	83	10.4-	81	2.4-
Other Assets	66	57	12.3-	54	6.0-
<b>TOTAL ASSETS</b>	11,238	10,694	4.8-	10,368	3.0-
<b>LIABILITIES</b>					
Total Borrowings	19	6	67.8-	5	16.3-
Accrued Dividends/Interest Payable	33	33	2.8-	22	32.6-
Acct Payable and Other Liabilities	46	41	10.3-	38	8.2-
Uninsured Secondary Capital	2	3	53.1	3	14.3
<b>TOTAL LIABILITIES</b>	101	83	17.7-	68	17.6-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	9,584	9,108	5.0-	8,932	1.9-
Share Drafts	612	564	7.8-	524	7.2-
Regular Shares	6,587	6,036	8.4-	6,163	2.1
Money Market Shares	197	179	9.2-	213	19.2
Share Certificates/CDs	1,430	1,613	12.8	1,378	14.6-
IRA/Keogh Accounts	508	457	10.2-	407	10.9-
All Other Shares and Member Deposits	185	181	2.4-	188	4.3
Non-Member Deposits	65	79	21.4	59	25.4-
Regular Reserves	398	378	5.2-	337	10.8-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-0*	80.0	-0*	9.6
Other Reserves	56	43	23.4-	35	18.3-
Undivided Earnings	1,087	1,074	1.2-	990	7.8-
Net Income	2	2	8.4	0*	62.1-
<b>TOTAL EQUITY</b>	1,553	1,503	3.2-	1,368	8.9-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	11,238	10,694	4.8-	10,368	3.0-

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	1,751	1,745	0.3-	1,757	0.7
<b>Cash &amp; Equivalents</b>	2,759	5,473	98.4	5,597	2.3
<b>TOTAL INVESTMENTS</b>	10,369	8,625	16.8-	10,673	23.7
U.S. Government Obligations	289	215	25.6-	178	17.0-
Federal Agency Securities	2,073	1,309	36.8-	1,466	12.0
Mutual Fund & Common Trusts	104	98	6.4-	101	4.0
MCS&D and PIC at Corporate CU	307	295	4.0-	298	1.1
All Other Corporate Credit Union	2,656	1,885	29.0-	2,230	18.3
Commercial Banks, S&Ls	4,546	4,338	4.6-	5,839	34.6
Credit Unions -Loans to, Deposits in	182	199	9.2	184	7.8-
Other Investments	211	286	35.5	376	31.3
<b>TOTAL LOANS OUTSTANDING</b>	25,977	25,198	3.0-	23,465	6.9-
Unsecured Credit Card Loans	1,568	1,466	6.5-	1,245	15.1-
All Other Unsecured Loans	2,691	2,469	8.2-	2,244	9.1-
New Vehicle Loans	6,002	6,014	0.2	5,252	12.7-
Used Vehicle Loans	6,268	6,219	0.8-	5,983	3.8-
First Mortgage Real Estate Loans	3,980	3,714	6.7-	3,745	0.8
Other Real Estate Loans	3,344	3,253	2.7-	3,142	3.4-
Leases Receivable	50	43	14.0-	27	35.9-
All Other Loans/Lines of Credit /1	1,949	1,918	1.6-	1,826	4.8-
Other Loans /1	125	102	18.4-	N/A	
Allowance For Loan Losses	257	254	1.3-	240	5.4-
Other Real Estate Owned	11	11	2.4	12	8.0
Land and Building	613	597	2.6-	590	1.1-
Other Fixed Assets	195	187	4.2-	177	5.6-
NCUSIF Capitalization Deposit	330	313	5.2-	321	2.6
Other Assets	318	312	2.0-	296	4.8-
<b>TOTAL ASSETS</b>	40,314	40,462	0.4	40,901	1.1
<b>LIABILITIES</b>					
Total Borrowings	133	27	79.9-	42	57.2
Accrued Dividends/Interest Payable	82	83	0.5	54	34.9-
Acct Payable and Other Liabilities	198	197	0.4-	178	9.8-
Uninsured Secondary Capital	2	2	23.4	3	16.3
<b>TOTAL LIABILITIES</b>	415	309	25.6-	276	10.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	35,056	35,264	0.6	35,849	1.7
Share Drafts	4,114	4,039	1.8-	4,046	0.2
Regular Shares	17,330	16,617	4.1-	18,092	8.9
Money Market Shares	2,401	2,415	0.6	2,927	21.2
Share Certificates/CDs	7,445	8,560	15.0	7,297	14.7-
IRA/Keogh Accounts	3,033	2,910	4.0-	2,775	4.6-
All Other Shares and Member Deposits	580	547	5.6-	594	8.5
Non-Member Deposits	153	175	14.4	117	33.1-
Regular Reserves	1,345	1,329	1.2-	1,251	5.9-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-34	-0*	99.3	7	3,201.8
Other Reserves	235	205	12.8-	185	9.7-
Undivided Earnings	3,255	3,330	2.3	3,308	0.7-
Net Income	42	26	38.5-	24	6.9-
<b>TOTAL EQUITY</b>	4,844	4,890	1.3	4,776	2.3-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	40,314	40,462	0.4	40,901	1.1

1/ All other loans to members and Other Loans eliminated in 2002

\* Amount Less than + or - 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	872	919	5.4	994	8.2
<b>Cash &amp; Equivalents</b>	10,551	23,535	123.0	23,001	2.3-
<b>TOTAL INVESTMENTS</b>	47,213	44,709	5.3-	60,198	34.6
U.S. Government Obligations	2,326	1,482	36.3-	2,016	36.1
Federal Agency Securities	30,797	28,430	7.7-	37,873	33.2
Mutual Fund & Common Trusts	1,131	1,966	73.8	2,014	2.4
MCS&D and PIC at Corporate CU	702	730	3.9	879	20.5
All Other Corporate Credit Union	5,277	4,740	10.2-	6,732	42.0
Commercial Banks, S&Ls	4,174	4,234	1.4	6,011	42.0
Credit Unions -Loans to, Deposits in	191	281	47.2	226	19.5-
Other Investments	2,613	2,846	8.9	4,445	56.2
<b>TOTAL LOANS OUTSTANDING</b>	126,949	134,614	6.0	146,792	9.0
Unsecured Credit Card Loans	9,786	10,232	4.6	10,318	0.8
All Other Unsecured Loans	9,478	9,537	0.6	9,318	2.3-
New Vehicle Loans	24,403	25,983	6.5	26,438	1.8
Used Vehicle Loans	22,399	23,923	6.8	27,052	13.1
First Mortgage Real Estate Loans	35,622	37,199	4.4	43,652	17.3
Other Real Estate Loans	17,433	19,338	10.9	21,644	11.9
Leases Receivable	604	571	5.5-	533	6.7-
All Other Loans/Lines of Credit /1	6,753	7,160	6.0	7,836	9.5
Other Loans /1	472	670	42.1	N/A	
Allowance For Loan Losses	1,085	1,089	0.3	1,173	7.7
Other Real Estate Owned	29	31	4.2	48	55.7
Land and Building	2,615	2,851	9.0	3,167	11.1
Other Fixed Assets	896	952	6.3	1,031	8.3
NCUSIF Capitalization Deposit	1,487	1,542	3.7	1,764	14.4
Other Assets	2,576	2,957	14.8	3,627	22.7
<b>TOTAL ASSETS</b>	191,232	210,101	9.9	238,987	13.7
<b>LIABILITIES</b>					
Total Borrowings	2,353	2,105	10.6-	3,108	47.6
Accrued Dividends/Interest Payable	373	382	2.3	291	23.9-
Acct Payable and Other Liabilities	1,509	1,742	15.5	1,823	4.7
Uninsured Secondary Capital	0*	0*	0.0	0*	100.0
<b>TOTAL LIABILITIES</b>	4,235	4,229	0.1-	5,222	23.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	166,342	183,211	10.1	208,612	13.9
Share Drafts	23,918	25,076	4.8	27,761	10.7
Regular Shares	54,303	55,362	1.9	67,617	22.1
Money Market Shares	24,360	28,543	17.2	38,866	36.2
Share Certificates/CDs	44,128	53,573	21.4	52,030	2.9-
IRA/Keogh Accounts	17,302	18,127	4.8	19,228	6.1
All Other Shares and Member Deposits	2,058	2,049	0.4-	2,469	20.5
Non-Member Deposits	273	481	76.2	640	33.1
Regular Reserves	5,997	6,289	4.9	6,435	2.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-404	112	127.8	292	160.0
Other Reserves	2,720	2,812	3.4	3,013	7.1
Undivided Earnings	12,180	13,282	9.0	15,162	14.2
Net Income	162	167	3.1	251	50.7
<b>TOTAL EQUITY</b>	20,654	22,662	9.7	25,153	11.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	191,232	210,101	9.9	238,987	13.7

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 13**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	1,661	1,510	9.1-	1,336	11.5-
<b>INTEREST INCOME</b>					
Interest on Loans	41	38	7.9-	29	22.1-
(Less) Interest Refund	0*	0*	6.9-	0*	25.7-
Income from Investments	14	11	18.5-	5	52.7-
Trading Profits and Losses	0*	0	100.0-	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>55</b>	<b>49</b>	<b>10.6-</b>	<b>35</b>	<b>29.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	19	17	11.4-	11	38.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	52.2	0*	59.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>20</b>	<b>17</b>	<b>11.1-</b>	<b>11</b>	<b>38.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>12.4-</b>	<b>3</b>	<b>2.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>32</b>	<b>29</b>	<b>10.1-</b>	<b>21</b>	<b>26.0-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	1	9.4-	1	6.9-
Other Operating Income	0*	0*	6.6	0*	43.2-
Gain (Loss) on Investments	-0*	-0*	97.3	-0*	4,541.6-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	99.4	-0*	598.9-
Other Non-Oper Income (Expense)	0*	0*	4.6-	0*	67.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>3</b>	<b>5.9</b>	<b>3</b>	<b>6.2-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	14	13	7.2-	11	15.7-
Travel and Conference Expense	0*	0*	8.9	0*	27.7-
Office Occupancy Expense	1	1	6.1-	1	12.1-
Office Operations Expense	6	5	10.0-	5	17.8-
Educational & Promotional Expense	0*	0*	7.9-	0*	1.7-
Loan Servicing Expense	0*	0*	17.4-	0*	12.1-
Professional and Outside Services	2	2	5.0-	2	16.3-
Member Insurance	3	2	8.7-	2	19.7-
Operating Fees	0*	0*	23.5-	0*	3.5-
Miscellaneous Operating Expenses	2	2	27.6-	1	11.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>29</b>	<b>27</b>	<b>9.4-</b>	<b>22</b>	<b>16.0-</b>
<b>NET INCOME</b>	<b>5</b>	<b>5</b>	<b>5.4-</b>	<b>2</b>	<b>68.0-</b>
Transfer to Regular Reserve 1/	0*	0*	3.9-	0*	73.4-

1/ Required Transfer to Statutory Reserves prior to December 2001.

\* Amount Less than + or - 1 Million

**TABLE 14**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	2,184	2,056	5.9-	1,945	5.4-
<b>INTEREST INCOME</b>					
Interest on Loans	313	299	4.4-	252	15.8-
(Less) Interest Refund	0*	0*	12.6	0*	29.0-
Income from Investments	106	89	16.1-	55	38.3-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>419</b>	<b>388</b>	<b>7.4-</b>	<b>307</b>	<b>20.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	169	160	5.5-	108	32.7-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	12.8	0*	68.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>170</b>	<b>160</b>	<b>5.4-</b>	<b>108</b>	<b>32.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>19</b>	<b>18</b>	<b>7.5-</b>	<b>17</b>	<b>2.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>230</b>	<b>210</b>	<b>8.8-</b>	<b>182</b>	<b>13.4-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	24	24	0.3-	23	6.1-
Other Operating Income	8	8	7.1	7	18.0-
Gain (Loss) on Investments	0*	-0*	589.6-	-1	1,349.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	96.8	0*	89.0-
Other Non-Oper Income (Expense)	-0*	2	300.4	3	77.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>31</b>	<b>34</b>	<b>9.5</b>	<b>31</b>	<b>9.0-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	107	102	4.2-	95	7.2-
Travel and Conference Expense	3	3	2.5-	2	15.5-
Office Occupancy Expense	10	10	0.3-	9	11.9-
Office Operations Expense	43	42	3.2-	38	9.0-
Educational & Promotional Expense	3	3	1.7	2	20.6-
Loan Servicing Expense	6	6	9.8-	5	6.8-
Professional and Outside Services	17	16	6.4-	14	11.9-
Member Insurance	10	9	5.4-	8	11.4-
Operating Fees	2	2	16.0-	1	5.7-
Miscellaneous Operating Expenses	10	9	9.9-	10	10.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>211</b>	<b>201</b>	<b>4.5-</b>	<b>185</b>	<b>7.9-</b>
<b>NET INCOME</b>	<b>51</b>	<b>43</b>	<b>15.4-</b>	<b>27</b>	<b>35.8-</b>
Transfer to Regular Reserve 1/	10	11	6.2	4	68.0-

1/ Required Transfer to Statutory Reserves prior to December 2001.

\* Amount Less than + or - 1 Million

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	1,751	1,745	0.3-	1,757	0.7
<b>INTEREST INCOME</b>					
Interest on Loans	1,100	1,101	0.1	958	13.0-
(Less) Interest Refund	1	1	19.1	1	13.9-
Income from Investments	358	326	8.9-	240	26.5-
Trading Profits and Losses	-0*	0*	216.0	0*	180.4
<b>TOTAL INTEREST INCOME</b>	<b>1,457</b>	<b>1,426</b>	<b>2.2-</b>	<b>1,197</b>	<b>16.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	621	630	1.5	427	32.2-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	3	2	34.7-	0*	62.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>624</b>	<b>633</b>	<b>1.4</b>	<b>428</b>	<b>32.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>63</b>	<b>62</b>	<b>2.1-</b>	<b>62</b>	<b>0.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>771</b>	<b>731</b>	<b>5.1-</b>	<b>707</b>	<b>3.4-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	119	124	4.1	121	1.9-
Other Operating Income	42	47	10.3	43	7.5-
Gain (Loss) on Investments	-0*	0*	130.1	-6	2,904.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	58.8	0*	127.0
Other Non-Oper Income (Expense)	3	1	47.6-	1	13.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>163</b>	<b>172</b>	<b>5.5</b>	<b>160</b>	<b>6.9-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	359	363	1.1	353	2.8-
Travel and Conference Expense	13	13	2.4-	12	9.4-
Office Occupancy Expense	43	44	1.8	42	4.9-
Office Operations Expense	164	161	1.5-	156	3.3-
Educational & Promotional Expense	20	20	1.0	19	6.2-
Loan Servicing Expense	35	34	2.7-	34	0.0-
Professional and Outside Services	75	78	2.9	75	2.9-
Member Insurance	16	16	2.8-	15	6.9-
Operating Fees	5	5	10.6-	5	4.9-
Miscellaneous Operating Expenses	22	23	2.4	23	0.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>690</b>	<b>756</b>	<b>9.6</b>	<b>732</b>	<b>3.1-</b>
<b>NET INCOME</b>	<b>0*</b>	<b>147</b>	<b>0.0</b>	<b>135</b>	<b>8.7-</b>
Transfer to Regular Reserve 1/	49	33	33.5-	21	35.9-

1/ Required Transfer to Statutory Reserves prior to December 2001.

\* Amount Less than + or - 1 Million

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	872	919	5.4	994	8.2
<b>INTEREST INCOME</b>					
Interest on Loans	5,086	5,507	8.3	5,483	0.4-
(Less) Interest Refund	2	4	58.5	3	8.0-
Income from Investments	1,627	1,654	1.7	1,392	15.9-
Trading Profits and Losses	0*	2	319.3	0*	54.1-
<b>TOTAL INTEREST INCOME</b>	<b>6,712</b>	<b>7,160</b>	<b>6.7</b>	<b>6,872</b>	<b>4.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	3,173	3,590	13.1	2,739	23.7-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	72	56	21.1-	55	2.0-
<b>TOTAL INTEREST EXPENSE</b>	<b>3,245</b>	<b>3,646</b>	<b>12.4</b>	<b>2,794</b>	<b>23.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>274</b>	<b>277</b>	<b>0.8</b>	<b>373</b>	<b>34.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>3,192</b>	<b>3,237</b>	<b>1.4</b>	<b>3,705</b>	<b>14.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	583	660	13.2	721	9.3
Other Operating Income	285	368	29.2	413	12.2
Gain (Loss) on Investments	-10	12	223.3	7	42.4-
Gain (Loss) on Disp of Fixed Assets	7	11	42.9	3	70.0-
Other Non-Oper Income (Expense)	8	13	69.8	12	5.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>874</b>	<b>1,064</b>	<b>21.7</b>	<b>1,157</b>	<b>8.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,508	1,629	8.0	1,789	9.9
Travel and Conference Expense	46	48	5.2	51	6.3
Office Occupancy Expense	187	203	8.2	222	9.3
Office Operations Expense	698	742	6.3	797	7.5
Educational & Promotional Expense	100	110	9.8	118	7.4
Loan Servicing Expense	162	175	7.9	207	18.0
Professional and Outside Services	198	222	12.5	244	9.7
Member Insurance	24	25	6.1	26	2.2
Operating Fees	21	18	14.1-	20	12.9
Miscellaneous Operating Expenses	77	83	8.0	92	10.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>3,020</b>	<b>3,255</b>	<b>7.8</b>	<b>3,566</b>	<b>9.5</b>
<b>NET INCOME</b>	<b>1,046</b>	<b>1,045</b>	<b>0.0-</b>	<b>1,296</b>	<b>24.0</b>
Transfer to Regular Reserve 1/	334	262	21.5-	88	66.4-

1/ Required Transfer to Statutory Reserves prior to December 2001.

\* Amount Less than + or - 1 Million

**TABLE 17  
FEDERAL CREDIT UNIONS  
NEGATIVE INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
1998	6,907	603	8.73	-23,987
1999	6,707	761	11.35	-20,471
2000	6,468	469	7.25	-14,564
2001	6,230	625	10.03	-17,755
2002	6,032	935	15.50	-36,383

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Reserves and Undivided Earnings</b>
Less Than 2 Million	389	298,722,125	-2,565,286	50,174,670
2 Million To 10 Million	358	1,777,890,722	-9,816,960	229,924,783
10 Million To 50 Million	167	3,458,287,445	-17,193,486	365,116,473
50 Million And Over	21	1,775,268,829	-6,807,580	211,522,018
<b>Total</b>	<b>935</b>	<b>7,310,169,121</b>	<b>-36,383,312</b>	<b>856,737,944</b>

**Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
1998	1,419	3,788	1,502	186	11	6,906
1999	1,360	3,754	1,393	184	15	6,706
2000	1,336	3,725	1,231	166	8	6,466
2001	1,506	3,595	1,016	107	5	6,229
2002	1,377	3,346	1,183	121	5	6,032

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1998	197	2.85	1,979,912,656	1.00
1999	199	2.97	1,950,503,443	0.93
2000	174	2.69	1,065,399,552	0.50
2001	112	1.80	596,808,319	0.26
2002	126	2.09	1,055,027,791	0.41

\*The total number of credit unions by **CAMEL** rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned **CAMEL** rating.

**Data reported in this table may differ from data reported in earlier editions of this reference due to programming changes and timing differences**

**Table 18**  
**100 Largest Federal Credit Unions**

**June 30, 2002**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	16,381,136,219
2	PENTAGON	2	ALEXANDRIA	VA	1935	4,861,306,385
3	ORANGE COUNTY TEACHERS	3	SANTA ANA	CA	1934	3,683,926,689
4	AMERICAN AIRLINES	4	DFW AIRPORT	TX	1982	3,576,427,234
5	SUNCOAST SCHOOLS	5	TAMPA	FL	1978	3,299,753,908
6	KINECTA	6	MANHATTAN BEACH	CA	1940	2,829,216,834
7	SECURITY SERVICE	7	SAN ANTONIO	TX	1956	2,505,617,259
8	ESL	9	ROCHESTER	NY	1995	2,215,347,207
9	ALASKA USA	10	ANCHORAGE	AK	1948	2,023,830,504
10	RANDOLPH-BROOKS	11	UNIVERSAL CITY	TX	1952	1,808,400,493
11	DESERT SCHOOLS	12	PHOENIX	AZ	1939	1,727,625,720
12	DIGITAL	13	MARLBOROUGH	MA	1979	1,607,515,973
13	ADDISON AVENUE	15	PALO ALTO	CA	1970	1,552,493,767
14	DEARBORN	14	DEARBORN	MI	1950	1,530,476,259
15	UNITED NATIONS	21	NEW YORK	NY	1947	1,494,379,647
16	SAN ANTONIO	16	SAN ANTONIO	TX	1935	1,490,705,540
17	ENT	18	COLORADO SPRING	CO	1957	1,448,990,716
18	LOCKHEED	17	BURBANK	CA	1937	1,444,543,344
19	BANK FUND STAFF	22	WASHINGTON	DC	1947	1,438,391,292
20	HUDSON VALLEY	19	POUGHKEEPSIE	NY	1963	1,423,334,777
21	POLICE & FIRE	25	PHILADELPHIA	PA	1938	1,402,085,656
22	MISSION	20	SAN DIEGO	CA	1961	1,381,843,635
23	REDSTONE	24	HUNTSVILLE	AL	1951	1,367,443,090
24	TEACHERS	28	FARMINGVILLE	NY	1952	1,360,809,358
25	BETHPAGE	27	BETHPAGE	NY	1941	1,338,699,472
26	VISIONS	26	ENDICOTT	NY	1966	1,289,526,867
27	NWA	30	APPLE VALLEY	MN	1938	1,194,857,433
28	AFFINITY	32	BASKING RIDGE	NJ	1935	1,179,284,825
29	TINKER	29	TINKER AFB	OK	1946	1,126,260,391
30	GTE	34	TAMPA	FL	1935	1,117,555,493
31	COASTAL	31	RALEIGH	NC	1967	1,106,572,722
32	TOWER	33	LAUREL	MD	1953	1,090,538,003
33	ARIZONA	37	PHOENIX	AZ	1936	1,028,475,608
34	MACDILL	36	TAMPA	FL	1955	994,297,050
35	KERN SCHOOLS	35	BAKERSFIELD	CA	1940	976,048,121
36	IBM MID AMERICA EMPLOYEES	38	ROCHESTER	MN	1976	932,793,510
37	STATE EMPLOYEES	46	ALBANY	NY	1934	921,101,125
38	NORTHWEST	44	HERNDON	VA	1947	878,754,798
39	FOUNDERS	39	LANCASTER	SC	1961	857,202,750
40	AEDC	42	TULLAHOMA	TN	1951	849,919,594
41	TRULIANT	40	WINSTON SALEM	NC	1952	835,316,259
42	MICHIGAN STATE UNIVERSITY	48	EAST LANSING	MI	1979	835,135,323
43	CHARTWAY	49	VIRGINIA BEACH	VA	1959	821,822,883
44	LANGLEY	43	HAMPTON	VA	1936	819,019,081
45	ALLEGACY	41	WINSTON-SALEM	NC	1967	817,829,074
46	SOUTH CAROLINA	45	NORTH CHARLESTO	SC	1936	811,340,277
47	POLISH & SLAVIC	47	BROOKLYN	NY	1976	807,814,446
48	MERCK EMPLOYEES	57	RAHWAY	NJ	1936	788,831,942
49	AMERICAN EAGLE	51	EAST HARTFORD	CT	1935	766,270,800
50	MEMBERS 1ST	50	MECHANICSBURG	PA	1950	764,460,659
51	KEESLER	54	BILOXI	MS	1947	736,955,119
52	EGLIN	52	FT. WALTON BEAC	FL	1954	733,792,460

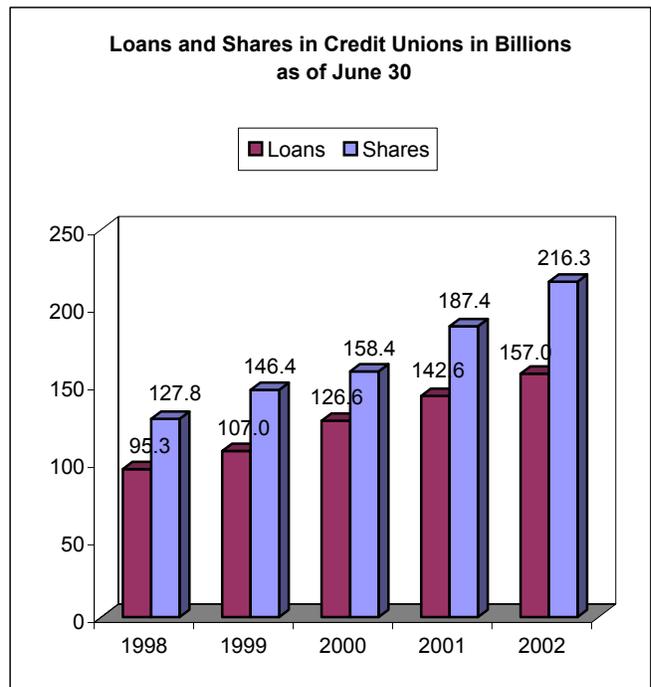
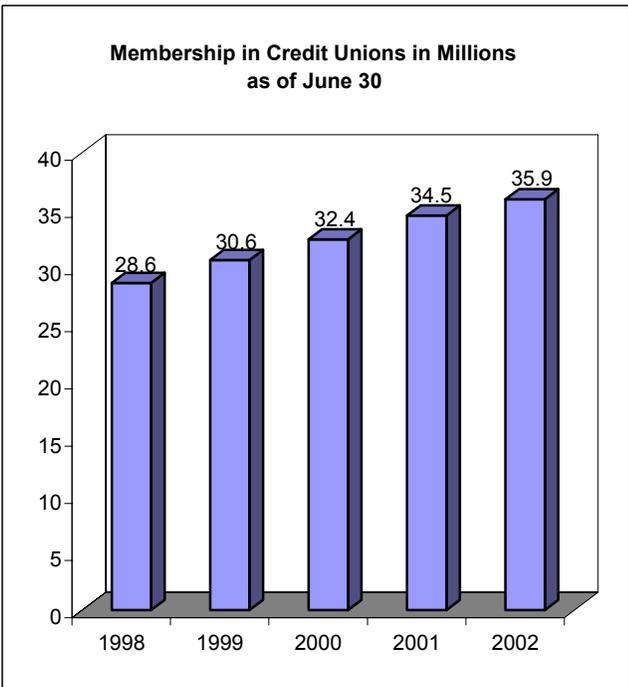
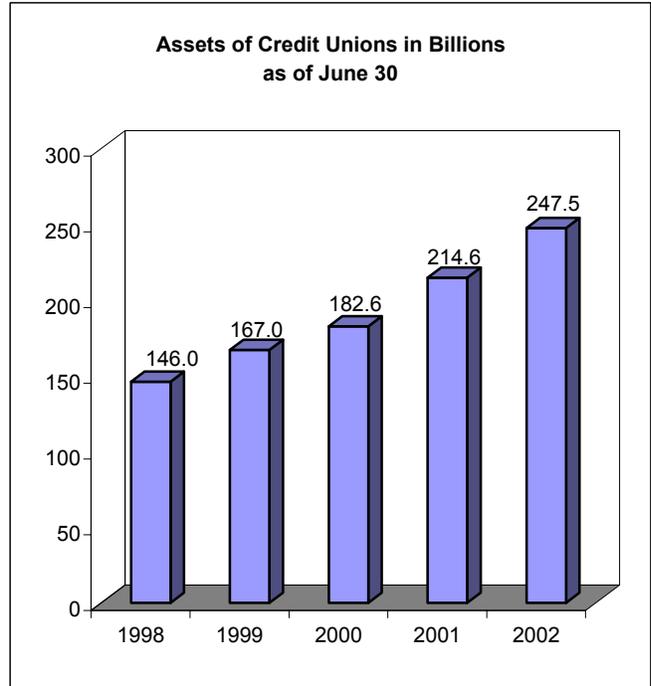
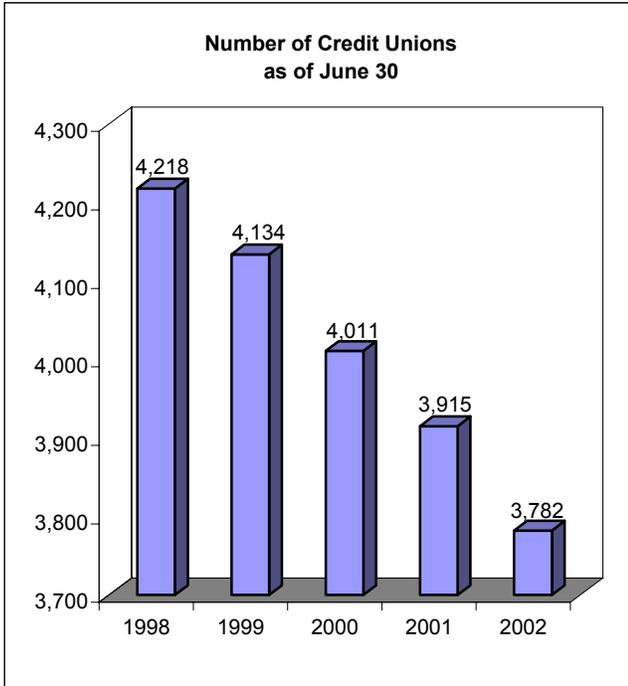
**Table 18**  
**100 Largest Federal Credit Unions**

**June 30, 2002**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	SANDIA LABORATORY	53	ALBUQUERQUE	NM	1948	732,882,131
54	NASSAU EDUCATORS	58	VALLEY STREAM	NY	1938	726,246,556
55	AFFINITY PLUS	56	ST. PAUL	MN	1934	724,125,614
56	ROBINS	62	WARNER ROBINS	GA	1954	708,897,631
57	CENTRAL FLORIDA EDUCATORS	61	ORLANDO	FL	1937	667,933,593
58	NEVADA	55	LAS VEGAS	NV	1950	658,283,138
59	DM	59	TUCSON	AZ	1955	654,569,651
60	CHEVRONTEXACO	68	OAKLAND	CA	1935	647,064,568
61	ANDREWS	63	SUITLAND	MD	1948	631,579,834
62	US AIRWAYS	60	MOON TOWNSHIP	PA	1953	630,940,557
63	ORNL	65	OAK RIDGE	TN	1948	630,045,612
64	OPERATING ENGINEERS LOCAL UNION #3	64	DUBLIN	CA	1963	623,457,246
65	GREYLOCK	71	PITTSFIELD	MA	1935	621,540,534
66	XEROX	70	EL SEGUNDO	CA	1964	617,442,613
67	STATE DEPARTMENT	72	ALEXANDRIA	VA	1935	611,548,336
68	HAWAII STATE	73	HONOLULU	HI	1936	594,021,576
69	TYNDALL	67	PANAMA CITY	FL	1956	577,117,712
70	NEW MEXICO EDUCATORS	69	ALBUQUERQUE	NM	1936	574,324,042
71	NUVISION FINANCIAL	66	HUNTINGTON BEAC	CA	1935	571,909,866
72	F & A	76	MONTEREY PARK	CA	1936	561,706,826
73	APPLE	99	FAIRVAX	VA	1956	550,723,861
74	NASA	84	BOWIE	MD	1949	545,178,602
75	IBM SOUTHEAST EMPLOYEES	82	BOCA RATON	FL	1969	540,159,517
76	MAX	74	MONTGOMERY	AL	1955	537,486,711
77	ELI LILLY	78	INDIANAPOLIS	IN	1976	535,042,362
78	CAL TECH EMPLOYEES	95	LA CANADA	CA	1950	534,969,274
79	U OF C	97	BOULDER	CO	1952	533,233,759
80	USA	79	TROY	MI	1964	526,944,461
81	MIDFLORIDA	88	LAKELAND,	FL	1978	525,526,125
82	ADVANCIAL	98	DALLAS	TX	1937	525,083,746
83	UNIVERSITY	85	AUSTIN	TX	1936	524,574,718
84	USALLIANCE	77	RYE.	NY	1966	518,821,910
85	HAWAIIUSA	87	HONOLULU	HI	1936	517,054,346
86	PEN AIR	83	PENSACOLA	FL	1936	516,066,391
87	FIBRE	89	LONGVIEW	WA	1937	511,396,906
88	GENERAL ELECTRIC EVENDALE EMPLOYE	80	CINCINNATI	OH	1954	511,228,227
89	UNITED SERVICES OF AMERICA	91	SAN DIEGO	CA	1953	502,885,955
90	HIWAY	103	ST. PAUL	MN	1934	496,661,675
91	LOCKHEED GEORGIA EMPLOYEES	90	MARIETTA	GA	1951	492,719,411
92	SOUTH FLORIDA EDUCATIONAL	93	MIAMI	FL	1935	490,054,233
93	LOS ANGELES POLICE	104	VAN NUYS	CA	1959	489,409,861
94	AMERICA'S FIRST	92	BIRMINGHAM	AL	1936	485,634,987
95	E.D.S. EMPLOYEES	101	PLANO	TX	1974	480,794,364
96	CORNING	86	CORNING	NY	1936	478,470,640
97	KITSAP COMMUNITY	96	BREMERTON	WA	1934	475,550,228
98	FARMERS INSURANCE GROUP	100	LOS ANGELES	CA	1936	468,122,369
99	TRW SYSTEMS	94	MANHATTAN BEACH	CA	1963	463,973,149
100	ROCKLAND	114	ROCKLAND	MA	1985	461,023,869

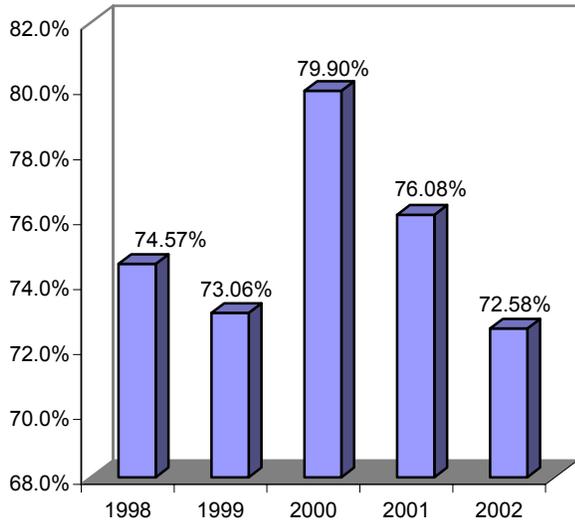
**FEDERALLY INSURED  
STATE CHARTERED  
CREDIT UNIONS**

## Federally Insured State Credit Unions 5 Year Trends

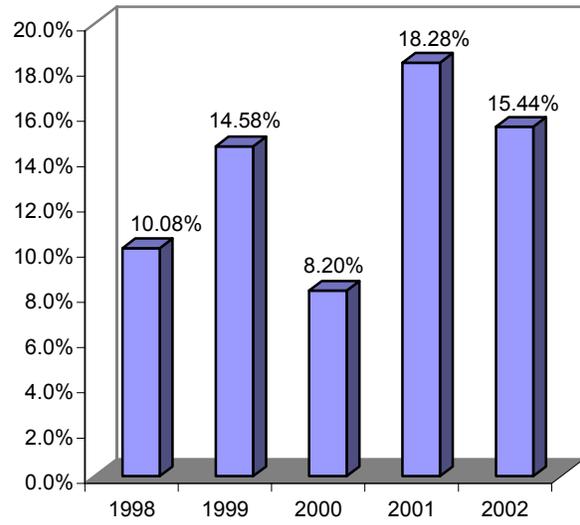


## Federally Insured State Credit Unions 5 Year Trends

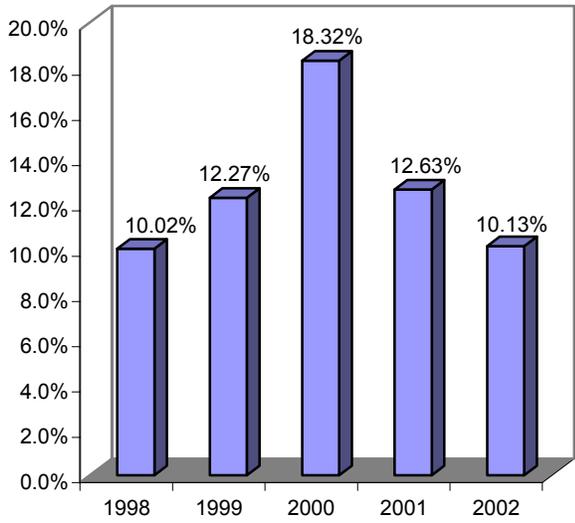
**Loan to Share Ratio as of June 30**



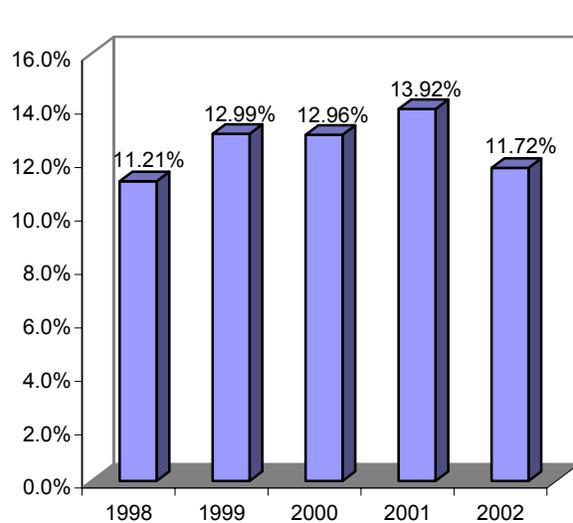
**Share Growth Annually as of June 30**



**Loan Growth Annually as of June 30**

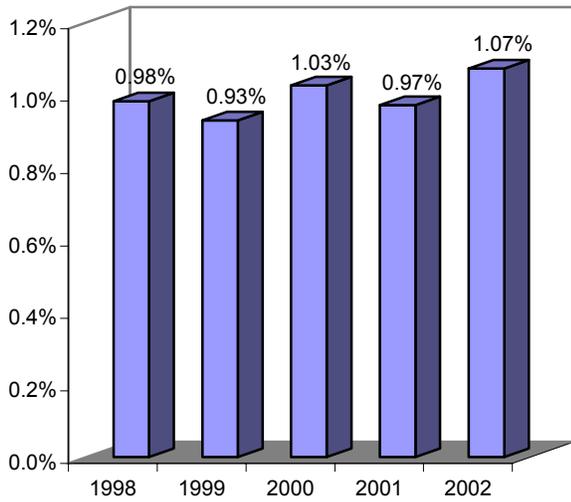


**Net Worth Growth Annually as of June 30**

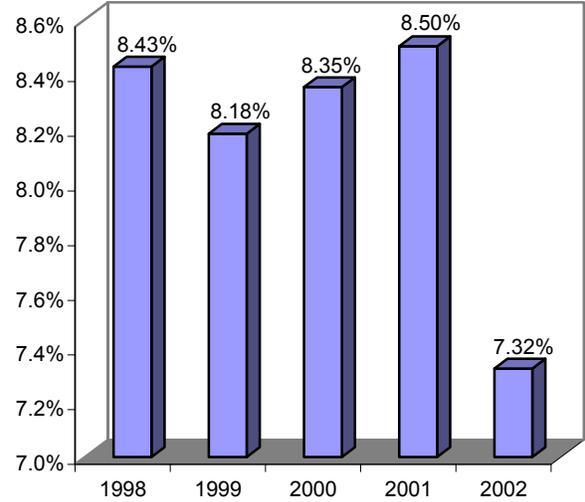


## Federally Insured State Credit Unions 5 Year Trends

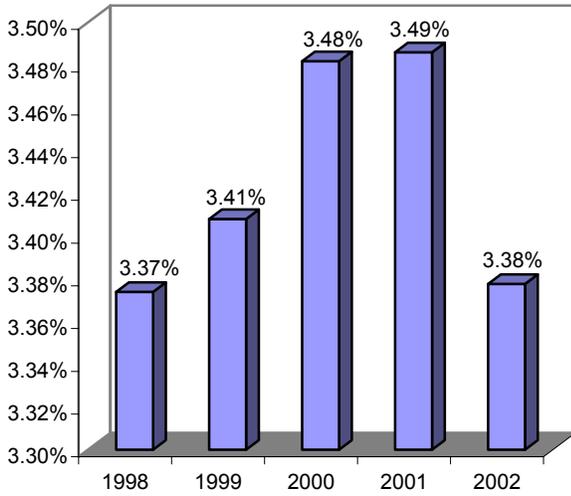
**Return on Average Assets as of June 30**



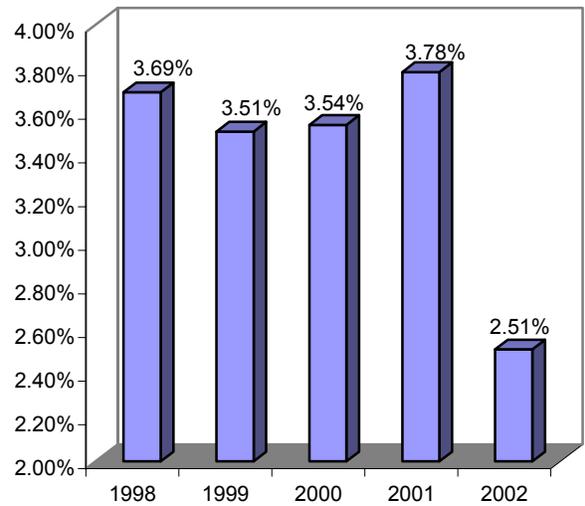
**Gross Income to Average Assets  
as of June 30**



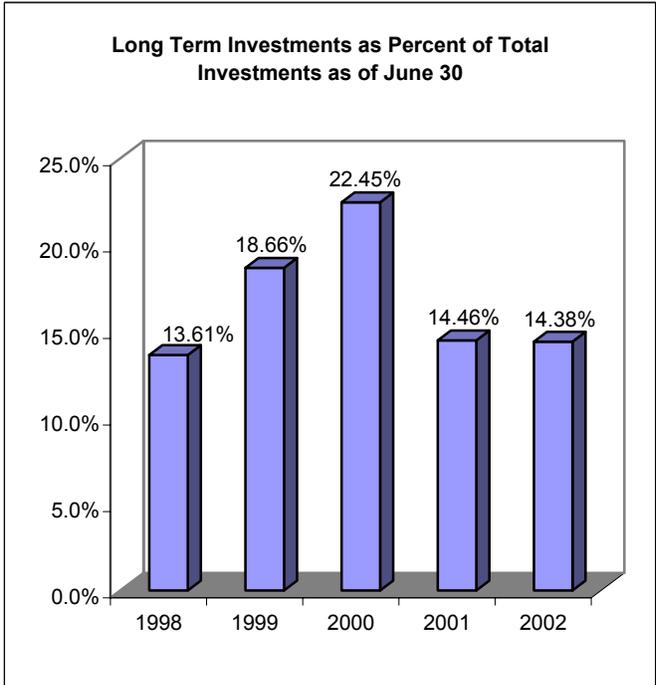
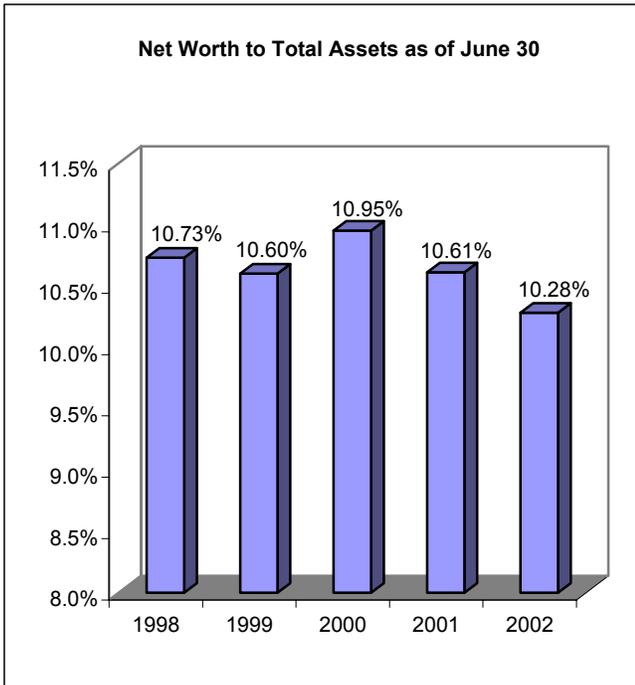
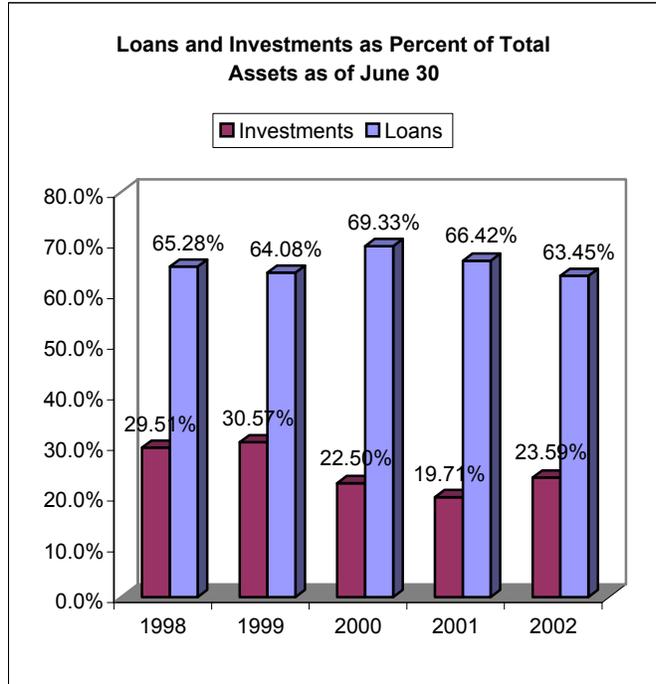
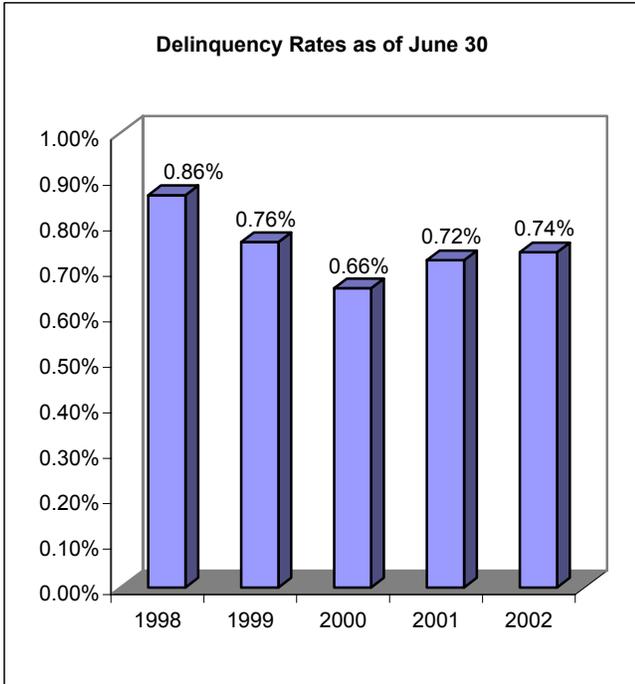
**Operating Expenses to Average Assets  
as of June 30**



**Cost of Funds to Average Assets  
as of June 30**



## Federally Insured State Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	4,011	3,915	2.4-	3,782	3.4-
<b>Cash &amp; Equivalents</b>	9,037	22,935	153.8	23,816	3.8
<b>TOTAL INVESTMENTS</b>	41,084	42,302	3.0	58,378	38.0
U.S. Government Obligations	2,294	1,202	47.6-	1,048	12.8-
Federal Agency Securities	18,685	19,511	4.4	29,416	50.8
Mutual Fund & Common Trusts	922	1,425	54.6	1,739	22.1
MCSD and PIC at Corporate CU	970	1,033	6.6	1,240	20.0
All Other Corporate Credit Union	9,412	9,042	3.9-	11,302	25.0
Commercial Banks, S&Ls	4,908	5,357	9.2	8,026	49.8
Credit Unions -Loans to, Deposits in	360	471	30.8	610	29.6
Other Investments	3,534	4,259	20.5	4,996	17.3
<b>LOANS HELD FOR SALE</b>	N/A	N/A		359	
<b>TOTAL LOANS OUTSTANDING</b>	126,577	142,569	12.6	157,009	10.1
Unsecured Credit Card Loans	8,092	8,836	9.2	8,757	0.9-
All Other Unsecured Loans	8,441	8,597	1.8	8,228	4.3-
New Vehicle Loans	23,722	26,698	12.5	27,393	2.6
Used Vehicle Loans	27,453	30,626	11.6	34,527	12.7
First Mortgage Real Estate Loans	34,624	40,209	16.1	48,089	19.6
Other Real Estate Loans	15,595	18,193	16.7	20,248	11.3
Leases Receivable	709	796	12.3	1,036	30.1
All Other Loans/Lines Of Credit /1	7,245	7,758	7.1	8,732	12.6
Other Loans /1	696	855	22.9	N/A	
Allowance For Loan Losses	1,146	1,244	8.6	1,392	11.9
Other Real Estate Owned	33	42	26.4	64	50.8
Land and Building	2,840	3,214	13.2	3,659	13.9
Other Fixed Assets	888	1,006	13.3	1,141	13.5
NCUSIF Capitalization Deposit	1,436	1,591	10.8	1,854	16.5
Other Assets	1,828	2,221	21.5	2,570	15.7
<b>TOTAL ASSETS</b>	182,577	214,635	17.6	247,460	15.3
<b>LIABILITIES</b>					
Total Borrowings	1,948	1,710	12.2-	2,693	57.4
Accrued Dividends/Interest Payable	282	356	26.5	236	33.9-
Acct Payable and Other Liabilities	1,900	2,001	5.3	2,127	6.3
Uninsured Secondary Capital	2	2	42.5	4	55.0
<b>TOTAL LIABILITIES</b>	4,132	4,070	1.5-	5,059	24.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	158,428	187,388	18.3	216,322	15.4
Share Drafts	21,190	23,778	12.2	27,168	14.3
Regular Shares	58,446	63,007	7.8	76,002	20.6
Money Market Shares	21,806	27,814	27.6	38,109	37.0
Share Certificates/CDs	39,581	52,866	33.6	52,975	0.2
IRA/Keogh Accounts	14,734	16,854	14.4	18,629	10.5
All Other Shares and Member Deposits	2,323	2,376	2.3	2,970	25.0
Non-Member Deposits	348	692	98.6	470	32.0-
Regular Reserves	6,326	7,213	14.0	7,847	8.8
APPR. For Non-Conf. Invest.	26	24	8.1-	27	11.8
Accum. Unrealized G/L on A-F-S	-248	114	145.9	280	146.4
Other Reserves	1,982	2,228	12.4	2,515	12.9
Undivided Earnings	11,656	13,319	14.3	15,055	13.0
Net Income	275	280	1.9	355	26.8
<b>TOTAL EQUITY</b>	20,017	23,177	15.8	26,079	12.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	182,577	214,635	17.6	247,460	15.3

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	4,011	3,915	2.4-	3,782	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	5,089	5,880	15.6	5,950	1.2
(Less) Interest Refund	3	3	21.7	3	18.0-
Income from Investments	1,384	1,531	10.6	1,321	13.7-
Trading Profits and Losses	0*	0*	761.8	-2	299.6-
<b>TOTAL INTEREST INCOME</b>	<b>6,470</b>	<b>7,409</b>	<b>14.5</b>	<b>7,268</b>	<b>1.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,370	2,821	19.0	2,126	24.6-
Interest on Deposits	666	878	31.8	713	18.8-
Interest on Borrowed Money	58	58	0.2-	63	8.9
<b>TOTAL INTEREST EXPENSE</b>	<b>3,095</b>	<b>3,757</b>	<b>21.4</b>	<b>2,903</b>	<b>22.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>274</b>	<b>320</b>	<b>16.8</b>	<b>446</b>	<b>39.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>3,101</b>	<b>3,331</b>	<b>7.4</b>	<b>3,919</b>	<b>17.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	595	738	24.0	850	15.1
Other Operating Income	233	295	26.7	343	16.1
Gain (Loss) on Investments	-4	37	1,120.8	4	89.1-
Gain (Loss) on Disp of Fixed Assets	2	7	371.6	7	4.1
Other Non-Oper Income (Expense)	11	16	52.4	17	2.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>837</b>	<b>1,095</b>	<b>30.7</b>	<b>1,221</b>	<b>11.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,486	1,703	14.6	1,928	13.2
Travel and Conference Expense	49	54	9.8	58	7.2
Office Occupancy Expense	207	241	16.5	274	13.8
Office Operations Expense	673	765	13.6	839	9.8
Educational & Promotional Expense	105	123	17.0	137	10.9
Loan Servicing Expense	152	168	10.9	203	20.3
Professional and Outside Services	221	249	12.5	282	13.6
Member Insurance	32	32	2.3-	29	7.0-
Operating Fees	18	19	8.9	21	9.1
Miscellaneous Operating Expenses	99	108	8.6	130	20.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>3,042</b>	<b>3,462</b>	<b>13.8</b>	<b>3,902</b>	<b>12.7</b>
<b>NET INCOME</b>	<b>896</b>	<b>964</b>	<b>7.6</b>	<b>1,238</b>	<b>28.4</b>
Transfer to Regular Reserve 1/	289	288	0.1-	282	2.2-

1/ Required Transfer to Statutory Reserves prior to 2000

\* Amount Less than + or - 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured State Credit Unions  
June 30, 2002**

Number of Credit Unions on this Report: 3,782

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	5,646,707
Other Unsecured Loans	3,844,297
New Vehicle	2,014,555
Used Vehicle	3,902,945
1st Mortgage	573,488
Other Real Estate	877,945
Leases Receivable	46,354
All Other Member Loans	1,207,209
All Other Loans	0
Total Number of Loans	18,113,500

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	131,396
Amount of Loans Delinquent 2-6 months	796,988,244
Number of Loans Delinquent 6-12 months	46,022
Amount of Loans Delinquent 6-12 months	271,561,148
Number of Loans Delinquent 12 months or more	15,350
Amount of Loans Delinquent 12 months or more	89,191,652
Total Number of Delinquent Loans	192,768
Total Amount of Delinquent Loans	1,157,741,044

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	34,049
Amount of Loans Delinquent 2-6 months	93,559,859
Number of Loans Delinquent 6-12 months	9,580
Amount of Loans Delinquent 6-12 months	28,215,959
Number of Loans Delinquent 12 months or more	1,546
Amount of Loans Delinquent 12 months or more	4,738,693
Total Number of Delinquent Loans	45,175
Total Amount of Delinquent Loans	126,514,511

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Y-T-D	460,740,640
Total Recoveries on Charge-Offs	70,678,611
Total Credit Card Loans Charged Off Y-T-D	106,950,319
Total Credit Card Recoveries Y-T-D	9,848,856
Total Number of Loans Purchased Y-T-D	6,030
Total Amount of Loans Purchased Y-T-D	304,182,305
Total Number of Indirect Loans Granted Y-T-D	301,264
Total Amount of Indirect Loans Granted Y-T-D	5,340,623,093
Number of Loans to CU Officials	54,685
Amount of Loans to CU Officials	1,063,475,198
Total Number of Loans Granted Y-T-D	4,848,082
Total Amount of Loans Granted Y-T-D	47,779,453,210

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	414,474
Amount of 1st Mortgage Fixed Rate	32,551,650,821
Number of 1st Mortgage Adjustable Rate	159,014
Amount of 1st Mortgage Adjustable Rate	15,537,160,714
Number of Other R.E. Closed-End Fixed Rate	386,427
Amount of Other R.E. Closed-End Fixed Rate	9,194,513,152
Number of Other R.E. Closed-End Adj. Rate	23,789
Amount of Other R.E. Closed-End Adj. Rate	690,583,665
Number of Other R.E. Open-End Adj. Rate	446,328
Amount of Other R.E. Open-End Adj. Rate	9,697,708,976
Number of Other R.E. Not Included Above	21,401
Amount of Other R.E. Not Included Above	665,637,781

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

Number of 1st Mortgage Fixed Rate	88,362
Amount of 1st Mortgage Fixed Rate	9,286,477,769
Number of 1st Mortgage Adjustable Rate	25,112
Amount of 1st Mortgage Adjustable Rate	3,387,249,166
Number of Other R.E. Closed-End Fixed Rate	87,964
Amount of Other R.E. Closed-End Fixed Rate	2,644,673,009
Number of Other R.E. Closed-End Adj. Rate	4,987
Amount of Other R.E. Closed-End Adj. Rate	135,307,997
Number of Other R.E. Open-End Adj. Rate	171,064
Amount of Other R.E. Open-End Adj. Rate	2,960,514,812
Number of Other R.E. Not Included Above	5,523
Amount of Other R.E. Not Included Above	244,585,994

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured State Credit Unions**  
**June 30, 2002**

Number of Credit Unions on this Report: 3,782

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	145,704,793
1st Mortgage Fixed Rate, 2-6 months	57,976,594
1st Mortgage Fixed Rate, 6-12 months	16,863,641
1st Mortgage Fixed Rate, 12 months or more	8,233,299
1st Mortgage Adjustable Rate, 1-2 months	107,670,758
1st Mortgage Adjustable Rate, 2-6 months	46,902,046
1st Mortgage Adjustable Rate, 6-12 months	10,654,834
1st Mortgage Adjustable Rate 12, months or more	5,417,654
Other Real Estate Fixed Rate, 1-2 months	45,991,599
Other Real Estate Fixed Rate, 2-6 months	20,365,809
Other Real Estate Fixed Rate, 6-12 months	7,305,148
Other Real Estate Fixed Rate, 12 months or more	2,930,758
Other Real Estate Adjustable Rate, 1-2 months	31,962,879
Other Real Estate Adjustable Rate, 2-6 months	13,330,117
Other Real Estate Adjustable Rate, 6-12 months	5,388,504
Other Real Estate Adjustable Rate 12, months or more	2,398,284

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	3,015,916
1st Mortgage Loans Recovered Y-T-D	1,206,469
Other Real Estate Loans Charged Off Y-T-D	4,922,702
Other Real Estate Loans Recovered Y-T-D	363,825
Allowance for Real Estate Loan Losses	153,775,872
Amount of R.E. Loans Serving as Collateral for Member Business Loans	2,613,402,733
Amount of All First Mortgages Sold Y-T-D	4,524,763,635
Short-term Real Estate Loans (< 5 years)	29,659,336,647

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	10,736
Amount of Agricultural MBL	386,761,367
Number of All Other MBL	32,181
Amount of All Other MBL	3,898,686,150

**MEMBER BUSINESS LOANS GRANTED Y-T-D**

Number of Agricultural MBL	4,775
Amount of Agricultural MBL	169,457,093
Number of All Other MBL	9,105
Amount of All Other MBL	1,388,943,725

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	3,794,399
Agricultural, 2-6 months	6,840,827
Agricultural, 6-12 months	2,552,056
Agricultural, 12 months or more	940,642
All Other MBL, 1-2 months	37,273,738
All Other MBL, 2-6 months	26,334,294
All Other MBL, 6-12 months	5,810,843
All Other MBL, 12 months or more	7,487,635

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	397,909
Agricultural MBL Recovered Y-T-D	42,442
All Other MBL Charged of Y-T-D	1,139,772
All Other MBL Recovered Y-T-D	147,332
Allowance for MBL Losses	40,612,536
Concentration of Credit for MBL	349,308,125
Construction or Development MBL	148,849,553

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**June 30, 2002**

Number of Credit Unions on this Report: 3,782

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	15,117,300
Regular Share Accounts	37,790,945
Money Market Share Accounts	2,021,247
Share Certificate Accounts	3,666,909
IRA/Keogh & Retirement Accounts	1,834,304
Other Shares and Deposit	1,592,717
Non-Member Deposits	11,307
Total Number of Savings Accounts	62,034,729

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	177,424,281
Other Unused Member Business Loan Commitments	154,921,700
Revolving Open-End Lines Secured by Residential Properties	8,404,875,705
Credit Card Lines	22,573,460,735
Outstanding Letters of Credit	58,587,937
Unsecured Share Draft Lines of Credit	3,620,055,351
Other Unused Commitments	2,800,133,075
Amount of Loans Sold/Swapped with Recourse Y-T-D	342,522,990
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	646,746,216
Pending Bond Claims	9,260,435

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Financial Statement Audit Performed by State Licenced Persons	1,088	Supervisory Committee Audit Performed by State Licenced Persons	510
Balance Sheet Audit Performed by State Licenced Persons	158	Supervisory Committee Audit Performed by other External Auditors	1,035
Examinations of Internal Controls Over Call Reportin Performed by State Licenced Persons	268	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	723

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	13,130,577,398
Repurchase Agreements	349,925,117
Reverse Repurchase Agreements Invested	45,006,789
Non-Mortgage Backed Derivatives	584,074,395
Mortgage Pass-through Securities	4,750,151,121
CMO/REMIC	4,533,218,546

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**June 30, 2002**

Number of Credit Unions on this Report: 3,782

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of Cus Describing Record Maintenance As:**

Manual System	91	CU Developed In-House	99
Vendor Supplied In-House	2,483	Other	63
Vendor On-Line Service Bur.	1,046		

**Number Of Cus Reporting That Members Access/**

**Perform Electronic Financial Services Via:**

WWW/Browser Based	1,389	Automatic Teller Machine	2,056
Wireless	110	Kiosk	135
Home Banking/PC Based	933	Other	118
Auto Response/Phone Based	1,865		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	783	Share Account Transfers	1,900
New Loan	1,034	Bill Payment	737
Account Balance Inquiry	1,959	Download Account History	1,128
Share Draft Order	1,467	Electronic Cash	370
New Share Account	395	Account Aggregation	69
Loan Payments	1,626	Internet Access Services	250
		Electronic Signature	
View Account History	1,454	Authentication/Certification	23
Merchandise Purchase	269	Other	60

Number of CUs Reporting E-Mail Addresses 2,633

Number of CUs Reporting WWW Sites 1,921

**Number Of Cus Reporting WWW Type As:**

Informational	620	Transactional	1,090
Interactive	211		

**Number Of Cus Members Reported using Transactional WWW 4,658,857**

**Number Of Cus Reporting Plans For a WWW**

Informational	368	Transactional	99
Interactive	68		

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	271,657,020
Number Members Filing Chapter 7 Bankruptcy Y-T-D	46,587
Number Members Filing Chapter 13 Bankruptcy Y-T-D	13,519
Amount of Loans Subject to Bankruptcies	443,961,768
Number of Current Members	35,924,858
Number of Potential Members	355,498,714
Number of Full Time Employees	81,247
Number of Part Time Employees	15,836

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOS 1/	1,538		
Amount Invested in CUSOS	189,716,906		
Amount Loaned to CUSOS	61,311,174		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	5,062,906		
Number of CUSOS Wholly Owned	275		
Predominant Service of CUSO:			
Mortgage Processing	97	Credit Cards	127
EDP Processing	122	Trust Services	5
Shared Branching	356	Item Processing	190
Insurance Services	85	Tax Preparation	0
Investment Services	164	Travel	0
Auto Buying, Leasing, Indirect Lending	99	Other	293

1 This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

**TABLE 5**  
**SUPPLEMENTAL DATA**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 3,782

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Promissory/Other Notes and Interest Payable	196	586	752	1,335	2,673
Reverse Repurchase Agreements	2	0	20	0	20
Subordinated CDCU Debt	3	0	0*	0*	0*
Uninsured Secondary Capital	15	N/A	0*	3	4
<b>TOTAL BORROWINGS</b>	<b>212</b>	<b>586</b>	<b>772</b>	<b>1,338</b>	<b>2,697</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	2,607	27,168	N/A	N/A	27,168
Regular Shares	3,777	76,002	N/A	N/A	76,002
Money Market Shares	1,361	38,109	N/A	N/A	38,109
Share Certificates/CDS	2,709	38,815	11,576	2,584	52,975
IRA/KEOGH, Retirements	2,336	13,418	3,590	1,620	18,629
All Other Shares/Deposits	1,542	2,707	8	255	2,970
Non-Members Deposits	278	409	49	12	470
<b>TOTAL SAVINGS</b>	<b>3,782</b>	<b>196,628</b>	<b>15,223</b>	<b>4,471</b>	<b>216,322</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115:</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	995	3,236	6,306	3,242	197	12,981
Available for Sale	1,055	6,287	11,332	5,515	496	23,629
Trading	11	49	N/A	N/A	N/A	49
Non-SFAS 115 Investments	3,778	33,020	8,158	1,879	151	43,208
<b>TOTAL INVESTMENTS</b>	<b>3,781</b>	<b>42,583</b>	<b>25,797</b>	<b>10,636</b>	<b>851</b>	<b>79,867</b>

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federally Insured State Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**June 30, 2002**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	0	\$0	31	\$975,384,715
5.0% To 6.0% .....	0	\$0	2	\$1,745,752	666	\$8,208,938,421
6.0% To 7.0% .....	5	\$30,877,393	8	\$6,460,384	1,316	\$11,881,070,529
7.0% To 8.0% .....	14	\$110,721,733	24	\$206,918,156	1,055	\$4,340,797,527
8.0% To 9.0% .....	32	\$206,896,541	75	\$132,429,539	381	\$1,626,349,805
9.0% To 10.0% .....	216	\$1,603,874,035	188	\$662,603,458	102	\$240,169,062
10.0% To 11.0% .....	200	\$1,057,267,588	288	\$1,010,336,975	31	\$100,557,966
11.0% To 12.0% .....	375	\$1,949,138,017	356	\$1,047,839,008	4	\$3,490,998
12.0% To 13.0% .....	569	\$2,024,407,683	857	\$2,099,214,957	12	\$1,234,413
13.0% To 14.0% .....	368	\$1,035,494,082	565	\$1,221,801,689	1	\$39,640
14.0% To 15.0% .....	158	\$535,373,263	498	\$808,286,345	1	\$248,070
15.0% To 16.0% .....	49	\$93,739,926	457	\$624,543,500	2	\$149,062
16.0% Or More .....	28	\$109,054,470	333	\$403,094,407	0	\$0
Not Reporting Or Zero ..	1,768	\$0	131	\$2,548,819	180	\$14,523,928
<b>Total</b>	<b>3,782</b>	<b>\$8,756,844,731</b>	<b>3,782</b>	<b>\$8,227,822,989</b>	<b>3,782</b>	<b>\$27,392,954,136</b>
<b>Average Rate</b>	<b>12.3%</b>		<b>13.0%</b>		<b>6.9%</b>	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	9	\$475,969,973	16	\$399,536,564	134	\$2,577,445,457
5.0% To 6.0% .....	225	\$6,565,022,346	71	\$6,917,919,896	224	\$3,065,105,601
6.0% To 7.0% .....	726	\$11,933,330,693	811	\$30,139,628,232	576	\$6,441,313,079
7.0% To 8.0% .....	953	\$8,780,007,568	726	\$9,720,019,672	715	\$5,179,206,677
8.0% To 9.0% .....	862	\$4,218,322,022	231	\$651,568,814	445	\$2,517,024,353
9.0% To 10.0% .....	432	\$1,531,894,109	76	\$145,258,861	156	\$271,353,099
10.0% To 11.0% .....	230	\$445,383,858	49	\$62,973,841	64	\$68,786,260
11.0% To 12.0% .....	74	\$278,764,005	10	\$2,953,013	12	\$34,539,877
12.0% To 13.0% .....	92	\$111,904,330	14	\$949,863	17	\$3,049,295
13.0% To 14.0% .....	11	\$31,753,223	0	\$0	1	\$11,762
14.0% To 15.0% .....	7	\$3,032,280	1	\$1,240,663	2	\$110,605
15.0% To 16.0% .....	17	\$93,955,402	2	\$85,407	1	\$35,738
16.0% Or More .....	2	\$25,944,356	1	\$2,491	0	\$0
Not Reporting Or Zero ..	142	\$31,584,411	1,774	\$46,674,218	1,435	\$90,461,771
<b>Total</b>	<b>3,782</b>	<b>\$34,526,868,576</b>	<b>3,782</b>	<b>\$48,088,811,535</b>	<b>3,782</b>	<b>\$20,248,443,574</b>
<b>Average Rate</b>	<b>8.0%</b>		<b>7.2%</b>		<b>7.2%</b>	

Interest Rate Category	Leases Receivable		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0% .....	6	\$3,290,934	127	\$178,267,374
5.0% To 6.0% .....	28	\$123,570,268	284	\$677,646,126
6.0% To 7.0% .....	64	\$297,947,612	469	\$995,610,790
7.0% To 8.0% .....	119	\$347,675,152	509	\$2,089,992,997
8.0% To 9.0% .....	68	\$162,699,346	661	\$1,545,215,978
9.0% To 10.0% .....	12	\$4,391,089	433	\$984,739,403
10.0% To 11.0% .....	3	\$1,287,731	362	\$914,013,245
11.0% To 12.0% .....	0	\$0	126	\$263,452,396
12.0% To 13.0% .....	4	\$2,063,382	269	\$529,347,902
13.0% To 14.0% .....	1	\$223,514	74	\$136,532,146
14.0% To 15.0% .....	2	\$2,023,376	59	\$230,869,375
15.0% To 16.0% .....	1	\$1,325,311	52	\$72,986,783
16.0% Or More .....	0	\$0	24	\$57,469,274
Not Reporting Or Zero ..	3,474	\$89,408,436	333	\$55,629,592
<b>Total</b>	<b>3,782</b>	<b>\$1,035,906,151</b>	<b>3,782</b>	<b>\$8,731,773,381</b>
<b>Average Rate</b>	<b>7.5%</b>		<b>8.6%</b>	

**TABLE 7**  
**Federally Insured State Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**June 30, 2002**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	590	\$10,254,354,235	179	\$2,981,648,938	0	\$0
1.0% To 2.0% .....	786	\$9,438,499,840	1,864	\$36,733,484,831	546	\$11,463,700,052
2.0% To 3.0% .....	100	\$1,776,028,438	1,245	\$24,660,108,036	743	\$25,247,056,046
3.0% To 4.0% .....	9	\$11,329,219	331	\$10,379,465,278	63	\$1,392,159,795
4.0% To 5.0% .....	0	\$0	78	\$638,659,391	3	\$3,698,619
5.0% To 6.0% .....	2	\$82,671,312	21	\$184,827,480	2	\$1,128,914
6.0% To 7.0% .....	0	\$0	7	\$11,789,694	0	\$0
7.0% Or More .....	1	\$700	10	\$202,214,833	0	\$0
Not Reporting Or Zero ..	2,294	\$5,604,793,854	47	\$210,049,389	2,425	\$1,254,115
Total	3,782	\$27,167,677,598	3,782	\$76,002,247,870	3,782	\$38,108,997,541
Average Rate	1.0%		1.9%		2.1%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	0	\$0	0	\$0	0	\$0
1.0% To 2.0% .....	132	\$943,354,850	316	\$2,858,179,768	33	\$214,540,927
2.0% To 3.0% .....	1,698	\$28,364,534,778	1,045	\$7,190,307,317	65	\$50,801,437
3.0% To 4.0% .....	771	\$23,078,637,580	717	\$6,889,878,457	74	\$88,251,382
4.0% To 5.0% .....	54	\$498,545,257	201	\$1,251,995,349	32	\$48,104,315
5.0% To 6.0% .....	13	\$42,125,139	45	\$117,527,637	19	\$24,697,090
6.0% To 7.0% .....	6	\$4,367,637	6	\$318,023,938	19	\$25,027,918
7.0% Or More .....	3	\$508,300	1	\$412,659	8	\$5,371,746
Not Reporting Or Zero ..	1,105	\$42,888,535	1,451	\$2,254,188	3,532	\$13,301,021
Total	3,782	\$52,974,962,076	3,782	\$18,628,579,313	3,782	\$470,095,836
Average Rate	2.8%		2.8%		3.5%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured State Credit Unions**  
**June 30, 2002**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
<b>CAPITAL ADEQUACY:</b>					
NetWorth to Total Assets	10.43	15.63	13.17	11.74	10.15
Delinquent Loans to NetWorth	4.49	13.71	7.69	5.74	4.13
Solvency Evaluation (Est.)	112.04	118.68	115.28	113.43	111.75
Classified Assets (Est.) to NetWorth	5.50	8.93	5.83	5.13	5.53
<b>ASSET QUALITY:</b>					
Delinquent Loans to Total Loans	0.74	3.84	1.78	1.12	0.65
Net Charge-Offs to Average Loans	0.50	0.92	0.54	0.50	0.50
Fair Value H-T-M to Book Value H-T-M	101.15	100.30	111.27	101.41	101.07
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.22	0.41	-0.08	1.11	1.23
Delinquent Loans to Assets	0.47	2.14	1.01	0.67	0.42
<b>EARNINGS:</b>					
Return on Average Assets	1.03	0.26	0.51	0.64	1.11
Gross Income to Average Assets	7.07	6.00	6.37	6.79	7.13
Yield on Average Loans	7.70	8.44	8.12	7.96	7.65
Yield on Average Investments	3.54	2.00	2.66	3.15	3.64
Cost of Funds to Average Assets	2.42	1.89	2.05	2.15	2.48
Net Margin to Average Assets	4.64	4.10	4.32	4.64	4.65
Operating Expenses to Average Assets	3.26	3.68	3.48	3.67	3.19
Provision for Loan & Lease Losses to Average Assets	0.37	0.39	0.33	0.31	0.38
Net Interest Margin to Average Assets	3.65	3.81	3.75	3.81	3.62
Operating Expenses to Gross Income	46.12	61.39	54.63	54.12	44.76
Fixed Assets and Oreos to Total Assets	1.97	0.33	1.08	2.10	1.98
Net Operating Expenses to Average Assets	2.55	3.48	3.03	3.04	2.46
<b>ASSET/LIABILITY MANAGEMENT:</b>					
Net Long-Term Assets to Total Assets	23.64	3.01	8.09	16.51	25.11
Regular Shares to Savings and Borrowings	34.71	84.93	66.74	47.58	31.95
Total Loans to Total Savings	72.58	66.65	66.09	68.51	73.34
Total Loans to Total Assets	63.45	55.83	57.00	59.98	64.13
Cash Plus Short-Term Investments to Assets	18.15	39.98	32.92	24.95	16.74
Total Savings and Borrowings to Earning Assets	92.46	84.56	88.70	91.64	92.70
Regular Shares & Share Drafts to Total Shares & Borrowings	47.12	86.56	73.12	58.56	44.74
Borrowings to Total Savings and NetWorth	1.10	0.08	0.07	0.08	1.27
Estimated Loan Maturity in Months	21.28	13.31	15.44	18.97	21.95
<b>PRODUCTIVITY:</b>					
Members to Potential Members	10.11	21.60	13.34	8.18	10.43
Borrowers to Members	50.42	29.24	36.27	43.27	52.96
Members to Full-Time Employees	403	416	491	444	391
Average Savings Per Member	6,022	1,923	3,194	4,254	6,599
Average Loan Balance	8,668	4,382	5,820	6,736	9,139
Salary & Benefits to Full-Time Employees	43,235	17,663	32,697	38,134	44,898
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>					
Interest on Loans (Net of Interest Refunds)	70.30	81.32	75.12	71.85	69.93
Income From Investments	15.62	13.81	16.02	15.93	15.57
Income Form Trading Securities	-0.02	0.00	0.00	0.00	-0.02
Fee Income	10.04	3.34	7.03	9.37	10.23
Other Operating Income	4.05	1.52	1.83	2.86	4.28
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>					
Employee Compensation and Benefits	49.40	47.16	50.23	48.02	49.61
Travel and Conference	1.49	1.19	1.45	1.58	1.48
Office Occupancy	7.02	4.64	5.32	6.40	7.19
Office Operations	21.51	17.86	19.33	20.42	21.78
Educational and Promotional	3.51	0.95	1.39	2.64	3.73
Loan Servicing	5.19	2.02	2.85	4.45	5.40
Professional and Outside Services	7.24	6.51	8.46	9.98	6.75
Member Insurance	0.75	9.09	4.40	1.76	0.43
Operating Fees	0.54	3.16	1.78	0.87	0.44
Miscellaneous Operating Expenses	3.34	7.41	4.80	3.88	3.19

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	879	791	10.0-	662	16.3-
Cash & Equivalents	87	126	43.9	124	1.1-
<b>TOTAL INVESTMENTS</b>	<b>191</b>	<b>146</b>	<b>23.9-</b>	<b>138</b>	<b>5.2-</b>
U.S. Government Obligations	3	3	4.5-	0*	69.1-
Federal Agency Securities	1	0*	58.7-	0*	18.7
Mutual Fund & Common Trusts	6	4	26.1-	5	22.0
MCSD and PIC at Corporate CU	11	8	29.1-	6	28.1-
All Other Corporate Credit Union	84	55	34.6-	47	14.9-
Commercial Banks, S&Ls	77	63	17.7-	67	5.6
Credit Unions -Loans to, Deposits in	4	6	25.7	5	10.0-
Other Investments	5	6	23.3	7	13.3
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	<b>506</b>	<b>443</b>	<b>12.3-</b>	<b>333</b>	<b>24.9-</b>
Unsecured Credit Card Loans	5	2	54.6-	2	10.8-
All Other Unsecured Loans	93	81	13.2-	63	21.8-
New Vehicle Loans	142	127	10.4-	89	30.2-
Used Vehicle Loans	195	170	12.6-	130	23.8-
First Mortgage Real Estate Loans	7	5	28.4-	5	5.3-
Other Real Estate Loans	9	9	2.4-	7	21.5-
Leases Receivable	0*	0*	31.6	0*	30.8-
All Other Loans/Lines of Credit /1	53	47	11.3-	38	19.4-
Other Loans /1	2	3	2.1	N/A	
Allowance For Loan Losses	11	10	7.1-	8	18.3-
Other Real Estate Owned	0	0	0.0	0*	0.0
Land and Building	0*	0*	23.9-	0*	16.0-
Other Fixed Assets	2	2	16.4-	1	19.4-
NCUSIF Capitalization Deposit	6	6	13.0-	5	16.8-
Other Assets	3	3	15.0-	3	8.5-
<b>TOTAL ASSETS</b>	<b>786</b>	<b>715</b>	<b>9.0-</b>	<b>596</b>	<b>16.7-</b>
<b>LIABILITIES</b>					
Total Borrowings	2	0*	66.4-	0*	67.2-
Accrued Dividends/Interest Payable	3	3	6.4-	2	36.2-
Acct Payable and Other Liabilities	2	2	0.6	2	26.2-
Uninsured Secondary Capital	0*	0*	37.1	0*	218.3
<b>TOTAL LIABILITIES</b>	<b>7</b>	<b>5</b>	<b>19.3-</b>	<b>4</b>	<b>31.6-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>655</b>	<b>592</b>	<b>9.6-</b>	<b>500</b>	<b>15.6-</b>
Share Drafts	9	9	6.7-	8	7.6-
Regular Shares	562	502	10.7-	425	15.4-
Money Market Shares	4	4	7.1-	3	22.7-
Share Certificates/CDs	50	52	3.7	41	21.9-
IRA/Keogh Accounts	11	10	10.7-	7	25.7-
All Other Shares and Member Deposits	10	10	1.7-	11	10.3
Non-Member Deposits	8	6	27.7-	5	8.0-
Regular Reserves	42	40	6.7-	31	21.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	1,600.7-	0*	173.3
Other Reserves	7	6	14.6-	5	24.4-
Undivided Earnings	73	71	2.9-	56	20.9-
Net Income	2	1	36.3-	0*	39.6-
<b>TOTAL EQUITY</b>	<b>125</b>	<b>118</b>	<b>5.4-</b>	<b>93</b>	<b>21.3-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>786</b>	<b>715</b>	<b>9.0-</b>	<b>596</b>	<b>16.7-</b>

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	1,272	1,202	5.5-	1,132	5.8-
<b>Cash &amp; Equivalents</b>	534	942	76.4	977	3.7
<b>TOTAL INVESTMENTS</b>	1,610	1,250	22.4-	1,510	20.8
U.S. Government Obligations	51	35	32.0-	26	26.0-
Federal Agency Securities	67	42	37.7-	49	17.2
Mutual Fund & Common Trusts	15	17	16.7	18	8.4
MCSD and PIC at Corporate CU	57	47	18.3-	45	4.3-
All Other Corporate Credit Union	645	410	36.5-	472	15.2
Commercial Banks, S&Ls	682	612	10.3-	814	33.1
Credit Unions -Loans to, Deposits in	26	37	45.8	30	19.3-
Other Investments	67	51	24.0-	56	8.8
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	4,368	4,021	8.0-	3,431	14.7-
Unsecured Credit Card Loans	118	102	13.3-	80	21.0-
All Other Unsecured Loans	572	516	9.9-	436	15.6-
New Vehicle Loans	1,238	1,161	6.3-	945	18.6-
Used Vehicle Loans	1,440	1,357	5.7-	1,214	10.6-
First Mortgage Real Estate Loans	298	252	15.6-	225	10.4-
Other Real Estate Loans	271	256	5.8-	212	17.0-
Leases Receivable	5	5	12.2	7	41.7
All Other Loans/Lines of Credit /1	403	353	12.3-	311	12.0-
Other Loans	23	19	15.1-	N/A	
Allowance For Loan Losses	53	51	4.6-	46	9.2-
Other Real Estate Owned	0*	2	131.0	0*	60.0-
Land and Building	55	52	6.1-	44	15.2-
Other Fixed Assets	27	25	8.7-	21	17.5-
NCUSIF Capitalization Deposit	55	49	10.4-	47	3.5-
Other Assets	43	38	11.3-	34	10.7-
<b>TOTAL ASSETS</b>	6,641	6,329	4.7-	6,019	4.9-
<b>LIABILITIES</b>					
Total Borrowings	20	5	72.8-	3	36.1-
Accrued Dividends/Interest Payable	15	16	1.1	9	38.8-
Acct Payable and Other Liabilities	28	24	12.8-	21	10.8-
Uninsured Secondary Capital	0*	0*	23.8	0*	7.2
<b>TOTAL LIABILITIES</b>	64	46	27.9-	35	23.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,672	5,410	4.6-	5,191	4.0-
Share Drafts	404	379	6.2-	331	12.5-
Regular Shares	3,711	3,417	7.9-	3,467	1.5
Money Market Shares	161	145	10.0-	154	6.6
Share Certificates/CDs	961	1,074	11.7	890	17.1-
IRA/Keogh Accounts	302	267	11.7-	225	15.6-
All Other Shares and Member Deposits	118	113	4.4-	108	4.8-
Non-Member Deposits	15	17	10.8	15	6.9-
Regular Reserves	287	275	4.1-	246	10.6-
APPR. For Non-Conf. Invest.	0*	0*	395.6	0*	76.0-
Accum. Unrealized G/L on A-F-S	-0*	-0*	53.7	-0*	97.1
Other Reserves	68	61	10.3-	53	13.8-
Undivided Earnings	537	525	2.1-	486	7.5-
Net Income	2	1	36.3-	0*	39.6-
<b>TOTAL EQUITY</b>	906	873	3.6-	792	9.2-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,641	6,329	4.7-	6,019	4.9-

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	1,188	1,200	1.0	1,206	0.5
<b>Cash &amp; Equivalents</b>	1,768	3,936	122.6	3,939	0.1
<b>TOTAL INVESTMENTS</b>	6,365	5,301	16.7-	6,773	27.8
U.S. Government Obligations	233	147	37.2-	173	17.8
Federal Agency Securities	1,268	832	34.4-	919	10.4
Mutual Fund & Common Trusts	50	50	1.2-	63	26.0
MCS&D and PIC at Corporate CU	204	201	1.4-	209	4.2
All Other Corporate Credit Union	1,997	1,350	32.4-	1,765	30.8
Commercial Banks, S&Ls	2,217	2,304	3.9	3,096	34.4
Credit Unions -Loans to, Deposits in	109	120	9.8	119	0.7-
Other Investments	288	299	4.0	430	43.7
<b>TOTAL LOANS OUTSTANDING</b>	18,646	18,461	1.0-	17,402	5.7-
Unsecured Credit Card Loans	991	959	3.2-	826	13.8-
All Other Unsecured Loans	1,561	1,503	3.7-	1,358	9.6-
New Vehicle Loans	4,006	4,005	0.0-	3,459	13.6-
Used Vehicle Loans	5,088	5,053	0.7-	4,996	1.1-
First Mortgage Real Estate Loans	3,103	3,076	0.9-	3,135	1.9
Other Real Estate Loans	2,120	2,165	2.1	2,102	2.9-
Leases Receivable	88	68	23.5-	78	15.4
All Other Loans/Lines of Credit /1	1,579	1,554	1.6-	1,447	6.9-
Other Loans /1	111	80	27.9-	N/A	
Allowance For Loan Losses	175	179	2.1	171	4.4-
Other Real Estate Owned	7	5	33.5-	10	105.1
Land and Building	479	486	1.6	468	3.7-
Other Fixed Assets	138	138	0.2	132	4.8-
NCUSIF Capitalization Deposit	227	221	2.5-	229	3.4
Other Assets	232	227	2.2-	217	4.6-
<b>TOTAL ASSETS</b>	27,688	28,597	3.3	29,013	1.5
<b>LIABILITIES</b>					
Total Borrowings	127	36	71.4-	21	42.2-
Accrued Dividends/Interest Payable	53	58	7.8	38	34.6-
Acct Payable and Other Liabilities	154	144	6.7-	140	2.5-
Uninsured Secondary Capital	1	2	54.3	3	70.1
<b>TOTAL LIABILITIES</b>	335	239	28.7-	201	15.8-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	23,998	24,890	3.7	25,400	2.0
Share Drafts	2,842	2,856	0.5	2,793	2.2-
Regular Shares	11,281	11,051	2.0-	12,096	9.4
Money Market Shares	1,962	2,086	6.3	2,456	17.8
Share Certificates/CDs	5,451	6,392	17.3	5,556	13.1-
IRA/Keogh Accounts	1,970	1,988	0.9	1,959	1.5-
All Other Shares and Member Deposits	433	432	0.2-	481	11.3
Non-Member Deposits	60	85	42.3	59	30.4-
Regular Reserves	1,097	1,120	2.1	1,089	2.8-
APPR. For Non-Conf. Invest.	4	5	3.9	4	15.6-
Accum. Unrealized G/L on A-F-S	-16	6	133.9	8	48.1
Other Reserves	323	293	9.4-	275	6.2-
Undivided Earnings	1,896	2,004	5.7	1,996	0.4-
Net Income	49	40	17.5-	40	2.1-
<b>TOTAL EQUITY</b>	3,354	3,468	3.7	3,412	1.6-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	27,688	28,597	3.3	29,013	1.5

1/ All other loans to members and Other Loans eliminated in 2002

\* Amount Less than + or - 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	672	722	7.4	782	8.3
<b>Cash &amp; Equivalents</b>	6,647	17,931	169.8	18,776	4.7
<b>TOTAL INVESTMENTS</b>	32,917	35,604	8.2	49,957	40.3
U.S. Government Obligations	2,006	1,018	49.3-	849	16.6-
Federal Agency Securities	17,349	18,637	7.4	28,448	52.6
Mutual Fund & Common Trusts	851	1,354	59.1	1,653	22.1
MCS&D and PIC at Corporate CU	698	778	11.5	980	26.0
All Other Corporate Credit Union	6,686	7,228	8.1	9,019	24.8
Commercial Banks, S&Ls	1,932	2,378	23.1	4,048	70.2
Credit Unions -Loans to, Deposits in	221	309	39.5	457	47.9
Other Investments	3,173	3,902	23.0	4,504	15.4
<b>TOTAL LOANS OUTSTANDING</b>	103,057	119,644	16.1	135,844	13.5
Unsecured Credit Card Loans	6,979	7,773	11.4	7,848	1.0
All Other Unsecured Loans	6,215	6,498	4.6	6,371	2.0-
New Vehicle Loans	18,335	21,406	16.7	22,900	7.0
Used Vehicle Loans	20,730	24,047	16.0	28,187	17.2
First Mortgage Real Estate Loans	31,216	36,877	18.1	44,723	21.3
Other Real Estate Loans	13,195	15,764	19.5	17,927	13.7
Leases Receivable	616	723	17.4	950	31.4
All Other Loans/Lines of Credit /1	5,211	5,804	11.4	6,936	19.5
Other Loans /1	560	754	34.5	N/A	
Allowance For Loan Losses	906	1,004	10.8	1,166	16.2
Other Real Estate Owned	25	36	40.9	53	48.5
Land and Building	2,305	2,675	16.1	3,147	17.6
Other Fixed Assets	720	841	16.7	987	17.5
NCUSIF Capitalization Deposit	1,148	1,315	14.6	1,573	19.7
Other Assets	1,549	1,952	26.0	2,317	18.7
<b>TOTAL ASSETS</b>	147,462	178,994	21.4	211,832	18.3
<b>LIABILITIES</b>					
Total Borrowings	1,800	1,668	7.3-	2,668	60.0
Accrued Dividends/Interest Payable	210	280	33.5	187	33.4-
Acct Payable and Other Liabilities	1,716	1,831	6.7	1,963	7.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	3,726	3,780	1.4	4,818	27.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	128,104	156,496	22.2	185,232	18.4
Share Drafts	17,935	20,535	14.5	24,035	17.0
Regular Shares	42,892	48,037	12.0	60,015	24.9
Money Market Shares	19,679	25,581	30.0	35,496	38.8
Share Certificates/CDs	33,119	45,348	36.9	46,489	2.5
IRA/Keogh Accounts	12,451	14,589	17.2	16,436	12.7
All Other Shares and Member Deposits	1,762	1,822	3.4	2,371	30.1
Non-Member Deposits	266	585	120.0	390	33.2-
Regular Reserves	4,899	5,778	17.9	6,480	12.2
APPR. For Non-Conf. Invest.	22	19	12.5-	23	20.9
Accum. Unrealized G/L on A-F-S	-230	109	147.2	272	150.3
Other Reserves	1,584	1,868	18.0	2,183	16.8
Undivided Earnings	9,150	10,718	17.1	12,517	16.8
Net Income	209	227	8.5	306	35.2
<b>TOTAL EQUITY</b>	15,632	18,718	19.7	21,782	16.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	147,462	178,994	21.4	211,832	18.3

1/ All other loans to members and Other Loans eliminated in 2002. \* Amount Less than + or - 1 Million

**TABLE 13**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	879	791	10.0-	662	16.3-
<b>INTEREST INCOME</b>					
Interest on Loans	24	21	10.1-	15	26.8-
(Less) Interest Refund	0*	0*	217.3	0*	72.7-
Income from Investments	7	6	17.0-	3	54.9-
Trading Profits and Losses	0*	0*	86.2-	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>31</b>	<b>27</b>	<b>11.7-</b>	<b>18</b>	<b>32.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	11	10	11.2-	6	40.0-
Interest on Deposits	0*	0*	20.0-	0*	35.7-
Interest on Borrowed Money	0*	0*	15.6	0*	86.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>11</b>	<b>10</b>	<b>11.5-</b>	<b>6</b>	<b>40.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1</b>	<b>2</b>	<b>13.6</b>	<b>1</b>	<b>20.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>18</b>	<b>15</b>	<b>13.8-</b>	<b>11</b>	<b>29.4-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	10.0-	0*	4.0-
Other Operating Income	0*	0*	4.2-	0*	27.3-
Gain (Loss) on Investments	-0*	0*	173.5	0*	79.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,925.3	-0*	104.3-
Other Non-Oper Income (Expense)	0*	0*	65.5	0*	5.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>2</b>	<b>2</b>	<b>17.8</b>	<b>2</b>	<b>8.7-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	7	7	6.7-	6	19.9-
Travel and Conference Expense	0*	0*	2.9	0*	37.8-
Office Occupancy Expense	0*	0*	13.8-	0*	21.3-
Office Operations Expense	3	3	10.9-	2	22.3-
Educational & Promotional Expense	0*	0*	6.3	0*	34.4-
Loan Servicing Expense	0*	0*	15.3-	0*	17.9-
Professional and Outside Services	0*	0*	10.8-	0*	13.6-
Member Insurance	2	1	12.1-	1	28.6-
Operating Fees	0*	0*	7.6	0*	20.0-
Miscellaneous Operating Expenses	1	1	15.8-	0*	22.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>16</b>	<b>15</b>	<b>8.9-</b>	<b>12</b>	<b>21.5-</b>
<b>NET INCOME</b>	<b>3</b>	<b>2</b>	<b>24.2-</b>	<b>0*</b>	<b>63.8-</b>
Transfer to Regular Reserve 1/	0*	0*	28.1	0*	64.6-

1/ Required Transfer to Statutory Reserves prior to December 2001.

\* Amount Less than + or - 1 Million

**TABLE 14**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	1,272	1,202	5.5-	1,132	5.8-
<b>INTEREST INCOME</b>					
Interest on Loans	192	183	4.6-	148	18.9-
(Less) Interest Refund	0*	0*	7.6	0*	8.0-
Income from Investments	58	49	15.6-	32	35.9-
Trading Profits and Losses	-0*	0*	101.3	-0*	536.0-
<b>TOTAL INTEREST INCOME</b>	<b>250</b>	<b>232</b>	<b>7.2-</b>	<b>180</b>	<b>22.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	92	86	6.6-	55	35.6-
Interest on Deposits	11	12	11.8	8	33.1-
Interest on Borrowed Money	0*	0*	20.0-	0*	84.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>103</b>	<b>99</b>	<b>4.7-</b>	<b>64</b>	<b>35.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>9</b>	<b>9</b>	<b>2.5</b>	<b>10</b>	<b>8.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>137</b>	<b>124</b>	<b>9.7-</b>	<b>106</b>	<b>14.6-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	15	15	1.0-	14	7.4-
Other Operating Income	4	5	14.0	4	29.4-
Gain (Loss) on Investments	-0*	0*	256.1	-0*	984.7-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,922.1	0*	35.9-
Other Non-Oper Income (Expense)	0*	1	163.6	0*	41.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>20</b>	<b>21</b>	<b>7.0</b>	<b>18</b>	<b>17.5-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	63	60	4.6-	54	10.3-
Travel and Conference Expense	2	2	6.1-	2	11.7-
Office Occupancy Expense	7	7	3.6-	6	12.5-
Office Operations Expense	24	23	4.5-	21	10.8-
Educational & Promotional Expense	2	2	4.0-	1	17.1-
Loan Servicing Expense	4	4	4.4-	3	13.9-
Professional and Outside Services	11	10	6.4-	9	8.0-
Member Insurance	6	5	8.8-	5	13.3-
Operating Fees	2	2	3.4-	2	4.7-
Miscellaneous Operating Expenses	7	6	5.7-	5	17.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>127</b>	<b>121</b>	<b>4.9-</b>	<b>108</b>	<b>11.0-</b>
<b>NET INCOME</b>	<b>30</b>	<b>24</b>	<b>18.9-</b>	<b>16</b>	<b>34.9-</b>
Transfer to Regular Reserve 1/	4	4	15.3	2	40.8-

1/ Required Transfer to Statutory Reserves prior to December 2001.

\* Amount Less than + or - 1 Million

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	1,188	1,200	1.0	1,206	0.5
<b>INTEREST INCOME</b>					
Interest on Loans	791	808	2.2	708	12.3-
(Less) Interest Refund	0*	0*	22.9	0*	14.9-
Income from Investments	226	212	6.2-	157	26.1-
Trading Profits and Losses	0*	-0*	100.3-	-0*	8,028.5-
<b>TOTAL INTEREST INCOME</b>	<b>1,017</b>	<b>1,020</b>	<b>0.3</b>	<b>865</b>	<b>15.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	352	359	1.9	247	31.1-
Interest on Deposits	83	98	17.2	64	34.5-
Interest on Borrowed Money	3	2	25.6-	0*	77.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>438</b>	<b>459</b>	<b>4.6</b>	<b>312</b>	<b>32.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>38</b>	<b>44</b>	<b>16.2</b>	<b>45</b>	<b>2.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>540</b>	<b>517</b>	<b>4.3-</b>	<b>508</b>	<b>1.8-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	87	95	8.4	92	2.6-
Other Operating Income	27	30	13.8	28	7.1-
Gain (Loss) on Investments	0*	0*	405.1	-5	1,876.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	30.8-	0*	138.4
Other Non-Oper Income (Expense)	0*	1	170.1	1	17.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>115</b>	<b>127</b>	<b>10.3</b>	<b>118</b>	<b>7.0-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	254	260	2.6	256	1.6-
Travel and Conference Expense	9	9	1.3	8	9.9-
Office Occupancy Expense	34	36	5.4	34	5.0-
Office Operations Expense	110	114	3.4	109	4.4-
Educational & Promotional Expense	15	15	3.1-	14	3.3-
Loan Servicing Expense	23	23	1.5-	24	2.9
Professional and Outside Services	53	54	2.9	53	2.0-
Member Insurance	11	10	1.9-	9	9.7-
Operating Fees	5	5	0.4-	5	1.7
Miscellaneous Operating Expenses	18	18	1.4-	21	17.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>493</b>	<b>544</b>	<b>10.3</b>	<b>533</b>	<b>2.0-</b>
<b>NET INCOME</b>	<b>0*</b>	<b>100</b>	<b>0.0</b>	<b>92</b>	<b>7.6-</b>
Transfer to Regular Reserve 1/	26	39	51.0	16	58.8-

1/ Required Transfer to Statutory Reserves prior to December 2001.

\* Amount Less than + or - 1 Million

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**June 30, 2002**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	672	722	7.4	782	8.3
<b>INTEREST INCOME</b>					
Interest on Loans	4,083	4,868	19.2	5,078	4.3
(Less) Interest Refund	2	3	22.5	2	18.8-
Income from Investments	1,092	1,264	15.7	1,130	10.6-
Trading Profits and Losses	-0*	0*	1,714.1	-2	296.2-
<b>TOTAL INTEREST INCOME</b>	<b>5,173</b>	<b>6,130</b>	<b>18.5</b>	<b>6,205</b>	<b>1.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,915	2,367	23.6	1,818	23.2-
Interest on Deposits	571	768	34.4	641	16.5-
Interest on Borrowed Money	55	56	1.3	63	12.9
<b>TOTAL INTEREST EXPENSE</b>	<b>2,542</b>	<b>3,190</b>	<b>25.5</b>	<b>2,521</b>	<b>21.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>225</b>	<b>265</b>	<b>17.5</b>	<b>389</b>	<b>47.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,406</b>	<b>2,675</b>	<b>11.2</b>	<b>3,294</b>	<b>23.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	492	628	27.6	743	18.3
Other Operating Income	202	260	28.7	311	19.8
Gain (Loss) on Investments	-4	37	1,117.4	9	75.1-
Gain (Loss) on Disp of Fixed Assets	1	7	473.8	7	0.7
Other Non-Oper Income (Expense)	10	14	41.7	14	4.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>701</b>	<b>945</b>	<b>34.8</b>	<b>1,084</b>	<b>14.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,161	1,375	18.4	1,612	17.2
Travel and Conference Expense	38	43	12.7	48	12.0
Office Occupancy Expense	165	198	19.7	234	18.2
Office Operations Expense	535	625	16.7	708	13.3
Educational & Promotional Expense	88	107	20.9	121	13.4
Loan Servicing Expense	124	141	13.8	176	24.1
Professional and Outside Services	157	183	17.1	219	19.5
Member Insurance	14	14	1.3	14	0.4-
Operating Fees	11	12	15.2	14	15.1
Miscellaneous Operating Expenses	74	83	12.8	104	24.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,367</b>	<b>2,782</b>	<b>17.5</b>	<b>3,249</b>	<b>16.8</b>
<b>NET INCOME</b>	<b>739</b>	<b>838</b>	<b>13.3</b>	<b>1,129</b>	<b>34.8</b>
Transfer to Regular Reserve 1/	259	245	5.5-	263	7.5

1/ Required Transfer to Statutory Reserves prior to December 2001.

\* Amount Less than + or - 1 Million

**TABLE 17**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**NEGATIVE INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
1998	4,218	303	7.18	-10,466
1999	4,134	382	9.24	-23,977
2000	4,011	263	6.56	-7,295
2001	3,915	354	9.04	-15,934
2002	3,782	511	13.51	-28,867

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Reserves and Undivided Earnings</b>
Less Than 2 Million	199	158,895,528	-1,262,730	26,127,744
2 Million To 10 Million	189	935,975,652	-4,803,976	109,514,891
10 Million To 50 Million	103	2,324,302,266	-14,096,242	248,779,320
50 Million And Over	20	2,105,304,543	-8,704,053	170,249,833
<b>Total</b>	<b>511</b>	<b>5,524,477,989</b>	<b>-28,867,001</b>	<b>554,671,788</b>

**Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
1998	901	2,462	739	108	7	4,217
1999	878	2,302	834	104	13	4,131
2000	858	2,219	821	107	2	4,007
2001	953	2,188	697	73	3	3,914
2002	926	2,042	720	90	3	3,781

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1998	115	2.73	933,611,880	0.73
1999	117	2.83	1,004,951,818	0.69
2000	109	2.72	1,077,621,086	0.68
2001	76	1.94	917,416,834	0.49
2002	93	2.46	1,942,526,696	0.90

\*The total number of credit unions by **CAMEL** rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned **CAMEL** rating.

**Data reported in this table may differ from data reported in earlier editions of this reference due to programming changes and timing differences**

**Table 18**  
**100 Largest Federally Insured State Credit Unions**  
**June 30, 2002**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	9,108,538,345
2	BOEING EMPLOYEES	2	TUKWILA	WA	1935	4,231,176,612
3	THE GOLDEN 1	3	SACRAMENTO	CA	1933	4,080,250,629
4	UNITED AIRLINES EMPLOYEES'	4	CHICAGO	IL	1935	3,917,862,442
5	PATELCO	5	SAN FRANCISCO	CA	1936	2,826,005,416
6	VYSTAR		JACKSONVILLE	FL	1952	2,374,678,018
7	CITIZENS EQUITY FIRST	6	PEORIA	IL	1937	2,369,426,082
8	STAR ONE	7	SUNNYVALE	CA	1956	2,306,175,835
9	AMERICA FIRST	8	OGDEN	UT	1939	2,272,484,749
10	DELTA EMPLOYEES	10	ATLANTA	GA	1940	2,164,661,439
11	WESCOM	9	PASADENA	CA	1934	2,101,197,137
12	PENNSYLVANIA STATE EMPLOYEES	11	HARRISBURG	PA	1933	1,901,499,896
13	SAN DIEGO COUNTY	12	SAN DIEGO	CA	1938	1,870,936,929
14	EASTERN FINANCIAL FLORIDA		MIRRAMAR	FL	1937	1,272,392,297
15	ATLANTA POSTAL	16	ATLANTA	GA	1943	1,263,390,575
16	PORTLAND TEACHERS	14	PORTLAND	OR	1932	1,261,889,922
17	BELLCO	13	GREENWOOD VILLA	CO	1936	1,246,758,125
18	CREDIT UNION OF TEXAS	28	DALLAS	TX	1931	1,196,888,032
19	STATE EMPLOYEES CU OF MARYLAND, IN	20	LINTHICUM	MD	1951	1,188,264,243
20	TRAVIS	19	VACAVILLE	CA	1951	1,142,687,922
21	NORTH ISLAND FINANCIAL	15	SAN DIEGO	CA	1940	1,140,197,404
22	COMMUNITY	25	PLANO	TX	1952	1,139,592,385
23	PROVIDENT	21	REDWOOD CITY	CA	1950	1,121,399,606
24	TEXANS	18	RICHARDSON	TX	1953	1,118,249,007
25	EASTMAN	23	KINGSPORT	TN	1934	1,108,295,392
26	COMMUNITY AMERICA	17	KANSAS CITY	MO	1940	1,107,012,152
27	TEACHERS	24	SOUTH BEND	IN	1931	1,086,627,769
28	MOUNTAIN AMERICA	27	SALT LAKE CITY	UT	1936	1,044,480,375
29	MUNICIPAL	26	NEW YORK	NY	1917	1,029,548,082
30	THE CALIFORNIA	22	GLENDALE	CA	1933	976,813,233
31	FIRST TECHNOLOGY	30	BEAVERTON	OR	1952	976,090,656
32	SCHOOLS FINANCIAL	29	SACRAMENTO	CA	1934	950,102,911
33	TECHNOLOGY	31	SAN JOSE	CA	1960	941,136,872
34	CONNECTICUT STATE EMPLOYEES	43	HARTFORD	CT	1946	934,505,117
35	SAFE	35	NORTH HIGHLANDS	CA	1940	934,394,422
36	APCO EMPLOYEES	39	BIRMINGHAM	AL	1953	933,537,075
37	BROCKTON	34	BROCKTON	MA	1917	930,091,705
38	VIRGINIA CREDIT UNION, INC.,	33	RICHMOND	VA	1928	929,936,191
39	GEORGIA TELCO	32	ATLANTA	GA	1934	913,103,370
40	SPACE COAST	38	MELBOURNE	FL	1951	908,736,985
41	FIRST COMMUNITY	36	ELLISVILLE	MO	1934	888,751,574
42	WASHINGTON STATE EMPLOYEES	37	OLYMPIA	WA	1957	881,621,790
43	OMNIAMERICAN	49	FORT WORTH	TX	1956	878,756,124
44	EDUCATIONAL EMPLOYEES	40	FRESNO	CA	1934	869,656,034
45	REDWOOD	46	SANTA ROSA	CA	1950	841,214,100
46	ARIZONA STATE SAVINGS & CREDIT UNIO	45	PHOENIX	AZ	1972	825,445,662
47	PACIFIC SERVICE	47	WALNUT CREEK	CA	1936	817,755,886
48	DOW CHEMICAL EMPLOYEES'	50	MIDLAND	MI	1937	807,059,065
49	GOVERNMENT EMPLOYEES CU OF EL PA'	42	EL PASO,	TX	1932	805,377,901
50	MERIWEST	41	SAN JOSE	CA	1961	802,860,048
51	FAIRWINDS	44	ORLANDO	FL	1949	801,993,951
52	WRIGHT-PATT	54	FAIRBORN	OH	1932	783,533,654

**Table 18**  
**100 Largest Federally Insured State Credit Unions**  
**June 30, 2002**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	PREMIER AMERICA	48	CHATSWORTH	CA	1957	767,450,846
54	CREDIT UNION CENTRAL FALLS	52	CENTRAL FALLS	RI	1915	734,580,423
55	SERVICE	56	PORTSMOUTH	NH	1957	730,263,573
56	NEWPORT NEWS SHIPBUILDING EMPLOYEES	58	NEWPORT NEWS	VA	1928	730,213,626
57	BAXTER	57	VERNON HILLS	IL	1980	717,495,063
58	JOHN DEERE COMMUNITY	60	WATERLOO	IA	1934	716,611,179
59	PHILADELPHIA TELCO	55	TREVOSE	PA	1939	714,400,936
60	TEXAS DOW EMPLOYEES	53	LAKE JACKSON	TX	1954	713,213,859
61	LBS FINANCIAL	62	LONG BEACH	CA	1935	705,558,340
62	INDIANA MEMBERS	59	INDIANAPOLIS	IN	1956	702,309,781
63	PAWTUCKET	86	PAWTUCKET	RI	1962	673,141,479
64	AMERICAN ELECTRONICS ASSOCIATION	51	SUNNYVALE	CA	1979	669,574,933
65	ASSOCIATED CREDIT UNION	61	NORCROSS	GA	1930	664,815,475
66	ARROWHEAD CENTRAL	70	SAN BERNARDINO	CA	1949	662,173,459
67	LANDMARK	63	WAUKESHA	WI	1933	658,453,112
68	MUNICIPAL EMPL.CREDIT UNION OF BALTIMORE	66	BALTIMORE	MD	1936	654,758,772
69	CALIFORNIA COAST	69	SAN DIEGO	CA	1929	638,328,830
70	EDUCATIONAL COMMUNITY	77	JACKSONVILLE	FL	1961	629,746,252
71	FIRST FUTURE	67	SAN DIEGO	CA	1939	611,168,610
72	CREDIT UNION ONE	64	FERNDALE	MI	1938	604,934,455
73	MELROSE	68	WOODSIDE	NY	1922	601,458,752
74	ANHEUSER-BUSCH EMPLOYEES	71	ST. LOUIS	MO	1939	600,856,509
75	LAKE MICHIGAN	127	GRAND RAPIDS	MI	1933	600,593,444
76	UNIVERSITY & STATE EMPLOYEES	74	SAN DIEGO	CA	1936	594,206,999
77	FORUM	79	INDIANAPOLIS	IN	1941	586,933,100
78	STATE EMPLOYEES	78	LANSING	MI	1952	580,822,931
79	ORANGE COUNTY'S	76	SANTA ANA	CA	1938	580,715,379
80	MOTOROLA EMPLOYEES CREDIT UNION - VANDERBILT	72	SCOTTSDALE	AZ	1952	575,045,265
81	ROYAL	65	EAU CLAIRE	WI	1964	572,655,189
82	COLORADO STATE EMPLOYEES	73	DENVER	CO	1934	568,288,624
83	TROPICAL FINANCIAL		MIAMI	FL	1935	565,679,483
84	FIRST FINANCIAL	75	WEST COVINA	CA	1974	565,556,813
85	FORT WORTH COMMUNITY	89	BEDFORD	TX	1940	562,416,110
86	1ST UNITED SERVICES	85	PLEASANTON	CA	1932	560,608,225
87	TULSA TEACHERS	80	TULSA	OK	1934	559,295,023
88	OREGON TELCO COMMUNITY	82	PORTLAND	OR	1937	551,770,898
89	UNIVERSITY OF WISCONSIN	84	MADISON	WI	1931	550,571,902
90	AMERICAN FIRST		LA HABRA	CA	1989	548,762,818
91	EDUCATORS	92	RACINE	WI	1937	540,614,584
92	FINANCIAL PARTNERS	81	DOWNEY	CA	1937	538,784,275
93	COMMONWEALTH	83	FRANKFORT	KY	1951	525,858,890
94	TELEPHONE WORKERS'	91	BOSTON	MA	1917	520,544,390
95	WASHINGTON SCHOOL EMPLOYEES	104	SEATTLE	WA	1936	517,907,219
96	JEANNE D'ARC	105	LOWELL	MA	1911	517,764,090
97	ST. ANNE'S OF FALL RIVER	87	FALL RIVER	MA	1936	514,165,542
98	U-LANE-O	88	EUGENE	OR	1981	512,359,235
99	POINT BREEZE	96	HUNT VALLEY	MD	1935	505,289,623
100	HARBORSTONE	90	TACOMA	WA	1955	499,828,357

**CREDIT UNION TABLES  
BY STATE**

**Table A**  
**Corporate Credit Union Data**  
**June 30, 2002**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
65991	CORPORATE AMERICA CREDIT UNION BONDS, THOMAS D 4365 CRESCENT ROAD IRONDALE, AL 35210 (205)313-4300	AL	988,845,415	61,241,704	-5.45	221
65170	FIRST CORPORATE CREDIT UNION PRITTS, PETE W. 2 NORTH CENTRAL AVENUE, SUITE 700 PHOENIX, AZ 85004 (602)322-2400	AZ	1,121,495,136	50,017,577	28.46	65
19693	WESTERN CORPORATE SIRAVO, ROBERT A 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	18,653,405,971	1,188,035,817	27.43	1056
68182	SUN CORP KENEALY, ERIC J. 4905 WEST 60TH AVE ARVADA, CO 80003 (720)540-4600	CO	2,057,529,428	108,969,036	-0.54	450
65351	CONSTITUTION STATE CORP. CU. INC. ADDISON, DAVID E P.O. BOX 5024 WALLINGFORD, CT 06492-7524 (203)697-6000	CT	1,364,538,697	68,177,232	39.02	174
22328	SOUTHEAST CORPORATE BIRDWELL, BILL P. O. BOX 3008 TALLAHASSEE, FL 32315-3008 (850)576-8900	FL	3,107,323,418	168,233,446	9.29	442
60237	GEORGIA CENTRAL MOORE, GREG 2400 PLEASANT HILL ROAD, SUITE 300 DULUTH, GA 30096 (770)476-9704	GA	1,310,632,859	80,127,567	0.14	222
23230	PACIFIC CORPORATE YAMASAKI, RAND N 2200 KAMEHAMEHA HIGHWAY HONOLULU, HI 96819 (808)842-6173	HI	472,449,561	31,676,832	16.28	101
65216	IOWA LEAGUE CORPORATE CENTRAL KUEHL, THOMAS P. O. BOX 8388 DES MOINES, IA 50301 (515)226-9999	IA	448,318,350	24,242,081	18.41	195

**Table A**  
**Corporate Credit Union Data**  
**June 30, 2002**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
22253	MID-STATES CORPORATE PRETER, DAVID 4450 WEAVER PARKWAY WARRENVILLE, IL 60555-3926 (630)276-2600	IL	4,002,961,288	273,821,662	11.57	851
67932	KANSAS CORPORATE EISENHAUER, LARRY D. 8615 WEST FRAZIER WICHITA, KS 67212 (316)721-2600	KS	411,291,209	35,323,649	30.08	135
23884	KENTUCKY CORPORATE THOMPSON, JIM 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	515,330,390	31,792,808	17.84	130
67259	LOUISIANA CORPORATE SAVOIE, DAVID 3500 N CAUSEWAY BLVD, SUITE 1510 METAIRIE, LA 70002 (504)838-8250	LA	183,013,436	13,750,153	41.82	201
67807	CENTRAL CREDIT UNION FUND, INC. GLASSMAN, GARY A. 15 MIDSTATE DRIVE, SUITE 215 AUBURN, MA 01501 (508)832-0080	MA	342,083,981	16,870,112	12.49	210
23254	EASTERN CORPORATE MELCHIONDA, JANE C P. O. BOX 2366 WOBBURN, MA 01888 (781)933-9950	MA	1,318,554,956	88,506,369	5.89	300
22230	TRICORP ROY, STEPHEN 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774	ME	552,470,278	37,193,053	-0.89	197
68060	CENTRAL CORPORATE WALBY, WILLIAM P.O. BOX 5092 SOUTHFIELD, MI 48086-5092 (248)351-2100	MI	2,982,036,741	195,697,617	1.29	476
24617	MINNESOTA CORPORATE CU LAMBERT, LEWIS P. O. BOX 21607 EAGAN, MN 55121-0607 (612)234-2400	MN	785,450,454	43,709,576	3.25	205

**Table A**  
**Corporate Credit Union Data**  
**June 30, 2002**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
68500	MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS J 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146 (314)542-1350	MO	830,943,993	58,130,773	-1.95	180
<u>85752</u>	TREASURE STATE CORPORATE CU WHITE, MYRTLE A. 1236 HELENA AVENUE HELENA, MT 59601 (406)442-9081	MT	262,683,700	14,182,759	27.23	88
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID P. O. BOX 49379 GREENSBORO, NC 27419 (336)299-6286	NC	2,212,928,002	95,290,097	0.63	256
24647	MIDWEST CORPORATE WOLF, DOUG P. O. BOX 7250 BISMARCK, ND 58507 (701)258-5760	ND	172,641,195	11,253,363	-3.50	71
22474	NEBRASKA CORPORATE CENTRAL KEIM, MIKE P.O. BOX 3727 OMAHA, NE 68103-0727 (402)333-9567	NE	134,862,638	12,543,493	-21.90	85
22671	EMPIRE CORPORATE HERBST, JOSEPH P P. O. BOX 15021 ALBANY, NY 12212-5021 (518)292-3800	NY	4,553,951,856	305,281,973	16.64	1093
23325	LICU CORPORATE BERRISH, FRANK E. 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-9783	NY	4,812,385	1,400,639	25.85	28
24635	CORPORATE ONE FCU BUTKE, LEE C. 8700 ORION PLACE COLUMBUS, OH 43240 (614)825-9200	OH	2,678,864,781	136,022,030	34.19	733
64435	NORTHWEST CORPORATE GARNER, KATHY L. P. O. BOX 19359 PORTLAND, OR 97280 (503)207-2700	OR	1,092,272,121	94,461,783	-12.16	294

**Table A  
Corporate Credit Union Data  
June 30, 2002**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
22331	MID-ATLANTIC CORPORATE FOX, EDWARD J 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	3,300,205,980	183,901,696	14.14	1123
68054	VOLUNTEER CORPORATE FAHNESTOCK, BRUCE 2460 ATRIUM WAY NASHVILLE, TN 37214 (615)232-7900	TN	1,015,929,335	60,192,476	4.80	253
22140	SOUTHWEST CORPORATE LEE, FRANCIS 7920 BELT LINE ROAD DALLAS, TX 75254-8100 (972)861-3000	TX	6,689,751,481	463,779,909	9.26	1204
22311	VIRGINIA LEAGUE CORPORATE MILES, DAVID P.O. BOX 11469 LYNCHBURG, VA 24506 (434)237-9608	VA	1,050,800,996	73,457,461	17.73	258
<u>95658</u>	CORPORATE CENTRAL CREDIT UNION SCHROEDER, MARK P.O. BOX 469 HALES CORNERS, WI 53130-0469 (414)425-5555	WI	1,617,961,613	129,589,003	7.90	365
67854	WEST VIRGINIA CORPORATE C. U. THOMAS, CHARLES E. P. O. BOX 209 PARKERSBURG, WV 26102-0209 (304)485-4563	WV	266,847,307	17,953,567	13.35	129
<b>SubTotal</b>			<b>66,503,188,950</b>	<b>4,174,827,314</b>	<b>11.77</b>	<b>11,791</b>
<b>67680</b>	<b>U. S. CENTRAL CREDIT UNION KAMPEN, DANIEL R 7300 COLLEGE BOULEVARD, SUITE 600 OVERLAND PARK, KS 66210 (913)661-3800</b>	<b>KS</b>	<b>33,397,312,926</b>	<b>1,666,048,338</b>	<b>-1.36</b>	<b>73</b>

**(Underlined) Credit Union Charter Numbers Are Not Federally Insured**

**Alabama**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	188	181	3.7-	175	3.3-
<b>Cash &amp; Equivalents</b>	440	686	55.8	989	44.3
<b>TOTAL INVESTMENTS</b>	1,907	2,016	5.7	2,483	23.2
U.S. Government Obligations	63	13	80.0-	29	131.0
Federal Agency Securities	1,177	989	16.0-	1,566	58.3
Mutual Fund & Common Trusts	179	190	6.3	262	38.1
MCSD and PIC at Corporate CU	38	43	14.4	45	4.3
All Other Corporate Credit Union	259	580	124.3	277	52.2-
Commercial Banks, S&Ls	163	165	0.8	252	52.9
Credit Unions -Loans to, Deposits in	9	16	73.3	8	50.8-
Other Investments	20	21	4.0	45	117.2
Loans Held for Sale	N/A	N/A		4	
<b>TOTAL LOANS OUTSTANDING</b>	4,330	4,372	1.0	4,457	1.9
Unsecured Credit Card Loans	257	264	2.7	261	1.1-
All Other Unsecured Loans	428	413	3.6-	396	4.0-
New Vehicle Loans	937	956	2.0	919	3.9-
Used Vehicle Loans	1,129	1,118	1.0-	1,156	3.4
First Mortgage Real Estate Loans	978	1,037	6.0	1,147	10.7
Other Real Estate Loans	314	311	1.2-	300	3.4-
Leases Receivable	5	5	4.8	5	2.4-
All Other Loans/Lines of Credit /1	279	262	6.0-	273	4.2
Other Loans /1	3	7	120.6	N/A	
Allowance For Loan Losses	40	42	4.6	41	1.9-
Other Real Estate Owned	1	2	85.4	4	95.1
Land and Building	115	125	8.2	145	16.0
Other Fixed Assets	27	30	12.9	34	11.2
NCUSIF Capitalization Deposit	55	56	1.2	63	12.5
Other Assets	63	62	1.4-	64	4.4
<b>TOTAL ASSETS</b>	6,898	7,306	5.9	8,202	12.3
<b>LIABILITIES</b>					
Total Borrowings	58	10	83.5-	11	12.5
Accrued Dividends/Interest Payable	15	15	1.4-	11	29.2-
Acct Payable and Other Liabilities	37	37	0.8	36	2.2-
Uninsured Secondary Capital	0*	0*	278.8	0*	29.9-
<b>TOTAL LIABILITIES</b>	110	62	43.9-	58	6.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,998	6,394	6.6	7,215	12.9
Share Drafts	723	738	2.1	803	8.8
Regular Shares	2,448	2,516	2.8	3,112	23.7
Money Market Shares	566	612	8.1	835	36.4
Share Certificates/CDs	1,591	1,859	16.8	1,710	8.0-
IRA/Keogh Accounts	615	619	0.6	682	10.3
All Other Shares and Member Deposits	45	40	11.6-	55	37.9
Non-Member Deposits	10	10	0.9	19	80.6
Regular Reserves	278	281	1.1	295	5.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-26	-3	87.9	5	264.0
Other Reserves	114	136	19.3	129	5.1-
Undivided Earnings	420	428	1.9	487	13.7
Net Income	3	8	156.8	13	54.6
<b>TOTAL EQUITY</b>	789	850	7.7	929	9.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,898	7,306	5.9	8,202	12.3

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Alabama**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	188	181	3.7-	175	3.3-
<b>INTEREST INCOME</b>					
Interest on Loans	183	188	2.9	178	5.3-
(Less) Interest Refund	0*	0*	87.9	0*	7.3
Income from Investments	66	66	0.2	58	11.2-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>248</b>	<b>254</b>	<b>2.2</b>	<b>236</b>	<b>6.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	97	106	9.2	81	23.5-
Interest on Deposits	28	27	2.1-	20	26.9-
Interest on Borrowed Money	0*	0*	28.9-	0*	68.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>126</b>	<b>134</b>	<b>6.6</b>	<b>101</b>	<b>24.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>13</b>	<b>24.1</b>	<b>12</b>	<b>8.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>112</b>	<b>107</b>	<b>4.8-</b>	<b>123</b>	<b>15.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	21	24	14.8	26	7.2
Other Operating Income	8	9	19.6	11	11.6
Gain (Loss) on Investments	-0*	0*	123.7	-0*	497.8-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	483.8-	0*	1,317.5
Other Non-Oper Income (Expense)	0*	2	330.8	1	33.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>29</b>	<b>36</b>	<b>22.1</b>	<b>38</b>	<b>6.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	52	55	5.7	59	7.0
Travel and Conference Expense	2	2	0.7	2	3.9
Office Occupancy Expense	6	7	4.5	7	10.9
Office Operations Expense	24	24	0.9-	27	14.5
Educational & Promotional Expense	3	3	3.8	3	11.0
Loan Servicing Expense	5	5	3.6	7	28.4
Professional and Outside Services	9	9	2.4	9	1.6
Member Insurance	3	3	0.2	2	5.1-
Operating Fees	0*	0*	6.6-	0*	13.6
Miscellaneous Operating Expenses	3	4	7.1	3	12.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>107</b>	<b>111</b>	<b>3.5</b>	<b>120</b>	<b>8.5</b>
<b>NET INCOME</b>	<b>34</b>	<b>31</b>	<b>7.9-</b>	<b>40</b>	<b>30.0</b>
Transfer to Regular Reserve 1/	7	22	211.2	7	66.0-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Alaska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	14	13	7.1-	13	0.0
<b>Cash &amp; Equivalents</b>	74	224	203.8	229	2.5
<b>TOTAL INVESTMENTS</b>	695	718	3.2	866	20.7
U.S. Government Obligations	0*	0*	0.0	0*	7.4
Federal Agency Securities	503	649	29.1	704	8.5
Mutual Fund & Common Trusts	0*	0*	44.1-	0*	124.6
MCSD and PIC at Corporate CU	3	5	73.8	7	39.8
All Other Corporate Credit Union	14	11	22.9-	122	1,025.8
Commercial Banks, S&Ls	30	17	42.4-	20	15.9
Credit Unions -Loans to, Deposits in	2	0*	95.3-	0*	405.1
Other Investments	143	34	75.9-	11	68.4-
Loans Held for Sale	N/A	N/A		64	
<b>TOTAL LOANS OUTSTANDING</b>	1,438	1,549	7.7	1,666	7.5
Unsecured Credit Card Loans	96	96	0.5-	93	2.6-
All Other Unsecured Loans	85	81	4.8-	74	8.7-
New Vehicle Loans	268	286	6.6	318	11.1
Used Vehicle Loans	365	374	2.3	442	18.2
First Mortgage Real Estate Loans	178	207	16.3	376	81.8
Other Real Estate Loans	95	108	14.3	119	10.3
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit /1	244	245	0.5	243	0.7-
Other Loans /1	107	153	42.7	N/A	
Allowance For Loan Losses	15	16	7.9	15	8.5-
Other Real Estate Owned	1	2	47.1	0*	58.6-
Land and Building	53	57	7.2	61	7.0
Other Fixed Assets	19	22	15.6	22	3.9-
NCUSIF Capitalization Deposit	20	22	9.2	24	12.0
Other Assets	66	105	57.8	154	47.5
<b>TOTAL ASSETS</b>	2,352	2,682	14.0	3,072	14.6
<b>LIABILITIES</b>					
Total Borrowings	12	0*	98.6-	5	3,165.9
Accrued Dividends/Interest Payable	2	3	16.3	1	53.0-
Acct Payable and Other Liabilities	26	33	29.7	49	48.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	40	36	8.8-	56	54.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,102	2,405	14.4	2,745	14.1
Share Drafts	406	450	10.6	517	15.1
Regular Shares	697	702	0.6	924	31.7
Money Market Shares	277	434	56.4	547	26.0
Share Certificates/CDs	444	594	33.7	518	12.8-
IRA/Keogh Accounts	177	192	8.3	206	7.5
All Other Shares and Member Deposits	94	18	81.0-	17	2.0-
Non-Member Deposits	5	17	204.7	16	6.0-
Regular Reserves	65	66	1.6	67	1.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-7	4	156.6	7	82.0
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	146	164	12.3	189	15.3
Net Income	7	7	2.9	9	19.6
<b>TOTAL EQUITY</b>	211	241	14.1	271	12.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,352	2,682	14.0	3,072	14.6

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Alaska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	14	13	7.1-	13	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	59	65	9.9	70	7.3
(Less) Interest Refund	0*	0*	0.0	0*	39.2-
Income from Investments	23	26	15.1	19	27.5-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>82</b>	<b>91</b>	<b>11.3</b>	<b>89</b>	<b>2.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	36	43	20.3	31	27.2-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	97.0-	0*	672.5
<b>TOTAL INTEREST EXPENSE</b>	<b>36</b>	<b>43</b>	<b>19.1</b>	<b>31</b>	<b>27.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>5.6</b>	<b>3</b>	<b>1.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>43</b>	<b>45</b>	<b>5.1</b>	<b>54</b>	<b>20.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	11	13	19.3	13	3.3
Other Operating Income	7	8	14.7	9	14.5
Gain (Loss) on Investments	-0*	-0*	90.0	0*	3,320.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	98.2-	-0*	113.6-
Other Non-Oper Income (Expense)	0*	0*	28.9	0*	296.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>18</b>	<b>21</b>	<b>14.1</b>	<b>23</b>	<b>10.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	28	31	10.2	36	15.1
Travel and Conference Expense	0*	0*	5.8-	0*	31.0
Office Occupancy Expense	4	5	6.5	5	9.1
Office Operations Expense	13	14	5.6	16	16.9
Educational & Promotional Expense	1	1	5.6-	1	6.7
Loan Servicing Expense	2	2	6.2-	2	44.6
Professional and Outside Services	2	2	10.2	2	11.2
Member Insurance	0*	0*	190.5	0*	92.9-
Operating Fees	0*	0*	13.2-	0*	15.4
Miscellaneous Operating Expenses	0*	0*	14.7-	0*	15.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>51</b>	<b>55</b>	<b>7.2</b>	<b>63</b>	<b>15.3</b>
<b>NET INCOME</b>	<b>9</b>	<b>11</b>	<b>11.2</b>	<b>13</b>	<b>26.9</b>
Transfer to Regular Reserve 1/	7	0*	89.3-	0*	36.2-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Arizona**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	68	67	1.5-	67	0.0
<b>Cash &amp; Equivalents</b>	328	835	154.8	883	5.8
<b>TOTAL INVESTMENTS</b>	1,488	1,441	3.2-	2,138	48.4
U.S. Government Obligations	58	33	42.6-	4	87.9-
Federal Agency Securities	946	920	2.7-	1,292	40.4
Mutual Fund & Common Trusts	8	44	449.0	105	139.6
MCSD and PIC at Corporate CU	39	42	6.7	45	8.4
All Other Corporate Credit Union	210	199	5.1-	411	106.3
Commercial Banks, S&Ls	190	169	11.2-	248	46.7
Credit Unions -Loans to, Deposits in	5	3	35.1-	2	33.8-
Other Investments	33	31	5.2-	32	3.0
Loans Held for Sale	N/A	N/A		7	
<b>TOTAL LOANS OUTSTANDING</b>	4,346	4,926	13.4	5,266	6.9
Unsecured Credit Card Loans	335	301	10.2-	307	2.0
All Other Unsecured Loans	267	268	0.4	249	6.9-
New Vehicle Loans	1,311	1,577	20.3	1,516	3.9-
Used Vehicle Loans	1,187	1,299	9.4	1,451	11.7
First Mortgage Real Estate Loans	470	537	14.3	622	15.8
Other Real Estate Loans	529	696	31.6	875	25.7
Leases Receivable	44	45	1.5	40	10.2-
All Other Loans/Lines of Credit /1	191	204	6.8	206	1.4
Other Loans /1	13	0*	92.8-	N/A	
Allowance For Loan Losses	41	46	13.6	55	18.4
Other Real Estate Owned	0*	0*	53.5	1	94.9
Land and Building	119	136	15.1	160	17.2
Other Fixed Assets	33	39	19.1	43	10.2
NCUSIF Capitalization Deposit	52	55	5.5	67	22.1
Other Assets	91	82	10.2-	95	16.6
<b>TOTAL ASSETS</b>	6,416	7,469	16.4	8,607	15.2
<b>LIABILITIES</b>					
Total Borrowings	38	2	94.8-	52	2,570.1
Accrued Dividends/Interest Payable	6	7	15.8	6	16.2-
Acct Payable and Other Liabilities	53	65	24.0	72	9.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	96	74	23.2-	129	75.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,667	6,659	17.5	7,646	14.8
Share Drafts	950	1,036	9.0	1,127	8.8
Regular Shares	1,656	1,641	0.9-	1,909	16.3
Money Market Shares	1,338	1,632	21.9	2,267	38.9
Share Certificates/CDs	1,157	1,690	46.0	1,620	4.1-
IRA/Keogh Accounts	489	537	9.8	583	8.7
All Other Shares and Member Deposits	45	47	4.3	53	14.4
Non-Member Deposits	32	77	141.5	87	13.3
Regular Reserves	177	196	10.9	198	0.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-7	2	126.1	7	315.2
Other Reserves	84	84	0.3	91	7.9
Undivided Earnings	394	452	14.6	529	17.2
Net Income	5	3	44.3-	7	157.9
<b>TOTAL EQUITY</b>	653	736	12.8	832	13.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,416	7,469	16.4	8,607	15.2

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Arizona**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	68	67	1.5-	67	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	178	213	19.8	210	1.5-
(Less) Interest Refund	0*	0*	338.4	0*	38.9-
Income from Investments	55	51	6.9-	51	0.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>233</b>	<b>263</b>	<b>13.2</b>	<b>261</b>	<b>1.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	97	114	16.6	90	20.4-
Interest on Deposits	4	10	184.1	6	42.0-
Interest on Borrowed Money	1	0*	32.3-	0*	40.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>103</b>	<b>125</b>	<b>21.7</b>	<b>97</b>	<b>22.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>12</b>	<b>14</b>	<b>14.7</b>	<b>19</b>	<b>41.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>118</b>	<b>125</b>	<b>5.7</b>	<b>144</b>	<b>15.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	25	29	17.4	32	8.9
Other Operating Income	12	17	36.8	18	7.4
Gain (Loss) on Investments	-0*	0*	2,256.9	2	97.7
Gain (Loss) on Disp of Fixed Assets	-0*	3	4,498.5	0*	92.8-
Other Non-Oper Income (Expense)	0*	0*	278.4	0*	41.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>38</b>	<b>51</b>	<b>36.5</b>	<b>53</b>	<b>2.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	58	66	13.7	75	14.5
Travel and Conference Expense	2	2	6.9	2	0.2
Office Occupancy Expense	8	9	15.7	10	5.7
Office Operations Expense	31	34	11.8	39	13.5
Educational & Promotional Expense	4	5	26.7	4	3.0-
Loan Servicing Expense	8	8	2.4	9	14.2
Professional and Outside Services	7	7	12.1	7	7.1-
Member Insurance	0*	0*	9.0-	0*	5.6-
Operating Fees	0*	0*	9.3-	0*	15.7
Miscellaneous Operating Expenses	2	3	20.0	3	14.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>119</b>	<b>135</b>	<b>12.8</b>	<b>150</b>	<b>11.6</b>
<b>NET INCOME</b>	<b>36</b>	<b>42</b>	<b>14.2</b>	<b>47</b>	<b>12.6</b>
Transfer to Regular Reserve 1/	12	11	8.0-	1	88.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Arkansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	82	79	3.7-	77	2.5-
<b>Cash &amp; Equivalents</b>	33	127	279.3	111	11.9-
<b>TOTAL INVESTMENTS</b>	259	272	5.3	335	23.1
U.S. Government Obligations	10	11	7.2	11	3.2
Federal Agency Securities	68	88	30.3	119	35.6
Mutual Fund & Common Trusts	21	21	1.4	8	59.9-
MCSD and PIC at Corporate CU	7	7	1.2	9	39.9
All Other Corporate Credit Union	30	22	27.1-	38	75.4
Commercial Banks, S&Ls	119	121	1.6	145	20.2
Credit Unions -Loans to, Deposits in	3	3	9.2-	2	32.5-
Other Investments	2	0*	65.3-	2	164.1
Loans Held for Sale	N/A	N/A		2	
<b>TOTAL LOANS OUTSTANDING</b>	827	842	1.8	874	3.8
Unsecured Credit Card Loans	43	40	6.7-	37	7.0-
All Other Unsecured Loans	56	61	9.0	56	8.5-
New Vehicle Loans	274	270	1.2-	259	4.4-
Used Vehicle Loans	231	243	5.0	247	1.7
First Mortgage Real Estate Loans	114	121	5.7	153	27.1
Other Real Estate Loans	24	26	7.1	37	40.6
Leases Receivable	0*	0*	23.4-	1	348.0
All Other Loans/Lines of Credit /1	83	79	4.3-	85	6.7
Other Loans /1	2	2	12.7-	N/A	
Allowance For Loan Losses	6	7	22.2	8	6.5
Other Real Estate Owned	0*	0*	290.3	0*	150.5
Land and Building	20	24	20.6	30	23.5
Other Fixed Assets	4	5	16.7	6	15.6
NCUSIF Capitalization Deposit	9	10	5.8	11	10.1
Other Assets	10	12	22.9	12	0.6-
<b>TOTAL ASSETS</b>	1,157	1,285	11.1	1,374	7.0
<b>LIABILITIES</b>					
Total Borrowings	2	0*	100.0-	0*	24,230.2
Accrued Dividends/Interest Payable	3	4	14.9	2	31.2-
Acct Payable and Other Liabilities	4	4	4.2-	5	14.7
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	9	8	17.6-	7	3.4-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	985	1,101	11.7	1,175	6.7
Share Drafts	58	63	10.0	70	10.6
Regular Shares	406	415	2.1	474	14.1
Money Market Shares	112	126	12.2	182	45.0
Share Certificates/CDs	272	343	26.3	316	8.0-
IRA/Keogh Accounts	105	113	7.9	118	4.4
All Other Shares and Member Deposits	32	35	9.6	11	68.8-
Non-Member Deposits	2	6	279.3	4	30.0-
Regular Reserves	42	44	6.0	44	0.6-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	0*	102.0	0*	1,821.7
Other Reserves	39	43	9.4	44	1.5
Undivided Earnings	81	87	7.9	101	15.6
Net Income	2	2	10.6-	3	76.0
<b>TOTAL EQUITY</b>	162	176	8.8	192	9.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,157	1,285	11.1	1,374	7.0

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Arkansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	82	79	3.7-	77	2.5-
<b>INTEREST INCOME</b>					
Interest on Loans	34	37	8.4	34	7.4-
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	9	10	12.9	8	21.6-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>43</b>	<b>47</b>	<b>9.3</b>	<b>42</b>	<b>10.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	21	24	12.6	16	32.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	69.2-	0*	86.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>21</b>	<b>24</b>	<b>12.4</b>	<b>16</b>	<b>32.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>2</b>	<b>44.6</b>	<b>2</b>	<b>1.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>20</b>	<b>20</b>	<b>3.2</b>	<b>23</b>	<b>14.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3	3	24.7	3	6.0
Other Operating Income	2	2	24.4	2	8.0
Gain (Loss) on Investments	-0*	0*	493.6	0*	444.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	8,000.0	-0*	151.4-
Other Non-Oper Income (Expense)	0*	0*	36.3	0*	89.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>5</b>	<b>26.7</b>	<b>6</b>	<b>11.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	8	9	9.4	10	8.7
Travel and Conference Expense	0*	0*	5.0-	0*	3.9
Office Occupancy Expense	0*	1	17.0	1	14.9
Office Operations Expense	4	4	7.0	4	8.1
Educational & Promotional Expense	0*	0*	5.7	0*	2.7-
Loan Servicing Expense	0*	0*	3.3-	0*	23.0
Professional and Outside Services	2	2	14.9	2	0.2-
Member Insurance	0*	0*	12.0-	0*	4.6-
Operating Fees	0*	0*	8.6-	0*	6.1
Miscellaneous Operating Expenses	0*	1	51.3	0*	43.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>18</b>	<b>20</b>	<b>9.6</b>	<b>21</b>	<b>4.4</b>
<b>NET INCOME</b>	<b>6</b>	<b>6</b>	<b>0.1</b>	<b>9</b>	<b>44.1</b>
Transfer to Regular Reserve 1/	2	0*	72.0-	0*	13.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**California**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	650	624	4.0-	595	4.6-
<b>Cash &amp; Equivalents</b>	2,612	6,725	157.5	6,730	0.1
<b>TOTAL INVESTMENTS</b>	16,759	16,834	0.5	22,003	30.7
U.S. Government Obligations	678	250	63.1-	477	90.7
Federal Agency Securities	7,631	7,790	2.1	10,113	29.8
Mutual Fund & Common Trusts	441	535	21.3	687	28.4
MCSD and PIC at Corporate CU	393	422	7.4	519	22.9
All Other Corporate Credit Union	5,598	5,234	6.5-	7,046	34.6
Commercial Banks, S&Ls	1,320	1,564	18.5	1,950	24.7
Credit Unions -Loans to, Deposits in	95	102	7.7	100	2.3-
Other Investments	603	938	55.4	1,111	18.5
Loans Held for Sale	N/A	N/A		90	
<b>TOTAL LOANS OUTSTANDING</b>	40,488	45,829	13.2	49,444	7.9
Unsecured Credit Card Loans	2,964	3,070	3.6	2,905	5.4-
All Other Unsecured Loans	2,130	2,019	5.2-	1,853	8.2-
New Vehicle Loans	7,924	9,181	15.9	9,466	3.1
Used Vehicle Loans	8,621	9,511	10.3	10,407	9.4
First Mortgage Real Estate Loans	12,305	14,247	15.8	16,556	16.2
Other Real Estate Loans	4,706	5,623	19.5	5,958	6.0
Leases Receivable	298	326	9.5	349	7.0
All Other Loans/Lines of Credit /1	1,258	1,369	8.9	1,949	42.4
Other Loans /1	281	482	71.2	N/A	
Allowance For Loan Losses	406	419	3.0	449	7.3
Other Real Estate Owned	4	10	126.6	11	7.9
Land and Building	724	772	6.7	873	13.1
Other Fixed Assets	283	323	14.2	360	11.6
NCUSIF Capitalization Deposit	467	511	9.3	586	14.6
Other Assets	672	825	22.7	862	4.5
<b>TOTAL ASSETS</b>	61,603	71,411	15.9	80,510	12.7
<b>LIABILITIES</b>					
Total Borrowings	864	645	25.4-	806	25.0
Accrued Dividends/Interest Payable	89	123	37.6	74	39.6-
Acct Payable and Other Liabilities	404	461	14.3	518	12.3
Uninsured Secondary Capital	0*	0*	72.0	0*	36.0
<b>TOTAL LIABILITIES</b>	1,357	1,229	9.4-	1,399	13.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	53,765	62,790	16.8	70,907	12.9
Share Drafts	7,213	7,814	8.3	8,649	10.7
Regular Shares	16,417	17,707	7.9	21,057	18.9
Money Market Shares	8,244	10,062	22.1	14,002	39.2
Share Certificates/CDs	15,507	19,778	27.5	19,521	1.3-
IRA/Keogh Accounts	5,654	6,216	9.9	6,510	4.7
All Other Shares and Member Deposits	644	670	4.2	826	23.2
Non-Member Deposits	87	542	521.2	342	36.9-
Regular Reserves	1,769	2,007	13.5	2,172	8.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-130	24	118.3	82	243.5
Other Reserves	661	708	7.2	770	8.7
Undivided Earnings	4,150	4,610	11.1	5,133	11.3
Net Income	32	42	34.3	48	13.6
<b>TOTAL EQUITY</b>	6,481	7,392	14.1	8,204	11.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	61,603	71,411	15.9	80,510	12.7

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**California**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	650	624	4.0-	595	4.6-
<b>INTEREST INCOME</b>					
Interest on Loans	1,625	1,871	15.2	1,861	0.6-
(Less) Interest Refund	0*	0*	16.9-	0*	47.4-
Income from Investments	553	581	5.1	498	14.3-
Trading Profits and Losses	-0*	0*	184.1	-0*	153.3-
<b>TOTAL INTEREST INCOME</b>	<b>2,177</b>	<b>2,452</b>	<b>12.6</b>	<b>2,358</b>	<b>3.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,002	1,212	21.0	878	27.5-
Interest on Deposits	17	37	119.4	31	15.4-
Interest on Borrowed Money	27	20	26.4-	20	1.0
<b>TOTAL INTEREST EXPENSE</b>	<b>1,045</b>	<b>1,269</b>	<b>21.4</b>	<b>929</b>	<b>26.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>106</b>	<b>109</b>	<b>2.9</b>	<b>143</b>	<b>30.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,026</b>	<b>1,074</b>	<b>4.7</b>	<b>1,286</b>	<b>19.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	181	215	18.3	240	11.9
Other Operating Income	79	94	18.9	107	14.4
Gain (Loss) on Investments	-4	32	998.8	0*	98.0-
Gain (Loss) on Disp of Fixed Assets	0*	10	3,619.8	0*	91.9-
Other Non-Oper Income (Expense)	3	10	235.8	9	9.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>260</b>	<b>360</b>	<b>38.5</b>	<b>358</b>	<b>0.6-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	475	532	11.9	589	10.7
Travel and Conference Expense	17	18	3.6	20	9.0
Office Occupancy Expense	66	73	10.8	79	8.8
Office Operations Expense	225	252	12.3	279	10.6
Educational & Promotional Expense	35	39	12.6	42	6.8
Loan Servicing Expense	52	57	9.3	65	13.3
Professional and Outside Services	58	67	15.1	69	3.3
Member Insurance	3	3	0.2	3	2.2-
Operating Fees	5	5	10.2-	5	9.4
Miscellaneous Operating Expenses	24	24	1.4-	28	15.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>961</b>	<b>1,069</b>	<b>11.3</b>	<b>1,178</b>	<b>10.1</b>
<b>NET INCOME</b>	<b>325</b>	<b>365</b>	<b>12.2</b>	<b>466</b>	<b>27.9</b>
Transfer to Regular Reserve 1/	116	115	0.8-	111	3.3-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Colorado**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	177	172	2.8-	165	4.1-
<b>Cash &amp; Equivalents</b>	367	1,034	182.0	825	20.2-
<b>TOTAL INVESTMENTS</b>	1,470	1,469	0.1-	1,813	23.4
U.S. Government Obligations	28	15	44.8-	7	53.8-
Federal Agency Securities	1,014	891	12.1-	1,048	17.6
Mutual Fund & Common Trusts	9	140	1,392.7	92	34.6-
MCSD and PIC at Corporate CU	39	39	0.3-	40	2.3
All Other Corporate Credit Union	230	212	7.8-	369	73.6
Commercial Banks, S&Ls	92	92	0.2-	166	79.8
Credit Unions -Loans to, Deposits in	12	16	34.7	13	21.3-
Other Investments	46	63	37.5	80	26.6
Loans Held for Sale	N/A	N/A		6	
<b>TOTAL LOANS OUTSTANDING</b>	5,912	6,359	7.6	7,169	12.7
Unsecured Credit Card Loans	369	336	9.2-	323	3.6-
All Other Unsecured Loans	283	272	3.7-	263	3.4-
New Vehicle Loans	1,039	1,117	7.5	1,181	5.7
Used Vehicle Loans	1,546	1,654	7.0	1,923	16.3
First Mortgage Real Estate Loans	1,242	1,367	10.0	1,672	22.3
Other Real Estate Loans	1,186	1,320	11.3	1,464	10.9
Leases Receivable	37	59	58.7	80	36.4
All Other Loans/Lines of Credit /1	201	210	4.5	262	24.8
Other Loans /1	8	24	195.8	N/A	
Allowance For Loan Losses	48	49	0.2	58	18.9
Other Real Estate Owned	0*	0*	62.1	4	333.4
Land and Building	138	144	4.3	174	20.3
Other Fixed Assets	43	58	34.4	52	9.1-
NCUSIF Capitalization Deposit	65	69	6.2	80	15.8
Other Assets	68	94	37.0	112	19.6
<b>TOTAL ASSETS</b>	8,016	9,180	14.5	10,178	10.9
<b>LIABILITIES</b>					
Total Borrowings	93	24	74.3-	37	56.4
Accrued Dividends/Interest Payable	4	2	32.1-	2	23.8-
Acct Payable and Other Liabilities	42	53	27.5	55	3.8
Uninsured Secondary Capital	0*	0*	0.0	0*	19.1
<b>TOTAL LIABILITIES</b>	138	80	42.4-	95	18.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,021	8,121	15.7	8,998	10.8
Share Drafts	1,111	1,200	8.0	1,287	7.2
Regular Shares	1,996	2,024	1.4	2,343	15.7
Money Market Shares	1,275	1,523	19.5	1,968	29.2
Share Certificates/CDs	1,950	2,613	34.0	2,607	0.2-
IRA/Keogh Accounts	611	659	8.0	706	7.0
All Other Shares and Member Deposits	53	62	17.3	60	3.0-
Non-Member Deposits	25	39	54.4	28	28.2-
Regular Reserves	241	261	8.2	270	3.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-27	2	105.7	12	692.4
Other Reserves	4	3	35.6-	3	0.3-
Undivided Earnings	618	699	13.1	784	12.2
Net Income	20	16	22.9-	16	4.4
<b>TOTAL EQUITY</b>	856	980	14.4	1,085	10.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	8,016	9,180	14.5	10,178	10.9

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Colorado**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	177	172	2.8-	165	4.1-
<b>INTEREST INCOME</b>					
Interest on Loans	237	265	12.1	268	1.1
(Less) Interest Refund	0*	0*	0.0	0*	98.7-
Income from Investments	52	54	3.4	42	22.2-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>289</b>	<b>319</b>	<b>10.5</b>	<b>310</b>	<b>2.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	88	98	11.4	67	31.7-
Interest on Deposits	38	54	42.3	49	9.3-
Interest on Borrowed Money	3	1	55.0-	1	10.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>129</b>	<b>153</b>	<b>18.9</b>	<b>117</b>	<b>23.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>12</b>	<b>14</b>	<b>15.4</b>	<b>23</b>	<b>61.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>148</b>	<b>152</b>	<b>2.9</b>	<b>170</b>	<b>12.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	25	30	20.5	31	2.4
Other Operating Income	12	15	24.7	19	26.8
Gain (Loss) on Investments	-0*	0*	168.1	-0*	136.0-
Gain (Loss) on Disp of Fixed Assets	0*	3	4,207.5	0*	93.5-
Other Non-Oper Income (Expense)	3	2	19.2-	0*	79.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>40</b>	<b>51</b>	<b>27.3</b>	<b>50</b>	<b>0.4-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	67	75	11.5	83	12.0
Travel and Conference Expense	2	2	2.1-	2	0.5-
Office Occupancy Expense	9	10	19.3	11	10.3
Office Operations Expense	30	33	10.0	36	9.0
Educational & Promotional Expense	4	5	18.7	5	3.7-
Loan Servicing Expense	7	8	10.6	9	16.3
Professional and Outside Services	13	16	19.7	16	3.5
Member Insurance	2	1	8.3-	1	2.3-
Operating Fees	1	0*	19.9-	0*	6.4
Miscellaneous Operating Expenses	4	5	31.1	5	0.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>138</b>	<b>155</b>	<b>12.4</b>	<b>170</b>	<b>9.4</b>
<b>NET INCOME</b>	<b>49</b>	<b>47</b>	<b>4.1-</b>	<b>51</b>	<b>7.8</b>
Transfer to Regular Reserve 1/	18	13	26.1-	10	22.0-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Connecticut**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	201	190	5.5-	176	7.4-
<b>Cash &amp; Equivalents</b>	223	540	142.2	795	47.3
<b>TOTAL INVESTMENTS</b>	1,902	1,839	3.3-	2,142	16.5
U.S. Government Obligations	9	6	35.6-	5	11.9-
Federal Agency Securities	703	623	11.3-	692	11.0
Mutual Fund & Common Trusts	2	11	508.8	11	0.4
MCSD and PIC at Corporate CU	30	30	0.4-	33	10.4
All Other Corporate Credit Union	671	552	17.7-	766	38.7
Commercial Banks, S&Ls	413	430	4.0	510	18.8
Credit Unions -Loans to, Deposits in	14	16	10.8	15	8.0-
Other Investments	60	170	184.8	110	35.5-
Loans Held for Sale	N/A	N/A		1	
<b>TOTAL LOANS OUTSTANDING</b>	2,556	2,755	7.8	2,907	5.5
Unsecured Credit Card Loans	230	239	3.9	234	2.2-
All Other Unsecured Loans	271	260	4.1-	234	10.1-
New Vehicle Loans	391	430	10.1	383	11.0-
Used Vehicle Loans	397	413	4.1	440	6.6
First Mortgage Real Estate Loans	619	711	14.8	836	17.5
Other Real Estate Loans	553	616	11.4	707	14.7
Leases Receivable	2	3	65.8	0*	80.7-
All Other Loans/Lines of Credit /1	90	80	10.4-	74	7.6-
Other Loans /1	5	3	39.7-	N/A	
Allowance For Loan Losses	30	28	5.0-	27	3.2-
Other Real Estate Owned	0*	0*	80.9	2	419.7
Land and Building	47	51	9.7	51	1.2-
Other Fixed Assets	19	19	0.5	20	0.5
NCUSIF Capitalization Deposit	39	40	2.5	45	12.8
Other Assets	48	48	0.2-	52	9.3
<b>TOTAL ASSETS</b>	4,805	5,264	9.6	5,988	13.8
<b>LIABILITIES</b>					
Total Borrowings	33	20	40.0-	75	284.9
Accrued Dividends/Interest Payable	7	7	12.8	6	24.0-
Acct Payable and Other Liabilities	22	29	32.6	32	9.1
Uninsured Secondary Capital	0	0*	0.0	0*	20.0-
<b>TOTAL LIABILITIES</b>	61	56	8.1-	112	100.7
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	4,209	4,626	9.9	5,250	13.5
Share Drafts	462	505	9.3	555	9.9
Regular Shares	2,076	2,166	4.3	2,545	17.5
Money Market Shares	422	490	16.0	670	36.9
Share Certificates/CDs	828	1,024	23.6	999	2.4-
IRA/Keogh Accounts	369	386	4.7	395	2.3
All Other Shares and Member Deposits	51	52	2.7	82	56.1
Non-Member Deposits	1	4	253.7	4	0.2
Regular Reserves	119	126	5.6	116	8.4-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	0*	187.0	2	82.7
Other Reserves	56	62	10.6	67	7.7
Undivided Earnings	356	387	8.7	435	12.4
Net Income	5	5	19.7	7	20.1
<b>TOTAL EQUITY</b>	535	582	8.7	626	7.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,805	5,264	9.6	5,988	13.8

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Connecticut**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	201	190	5.5-	176	7.4-
<b>INTEREST INCOME</b>					
Interest on Loans	103	112	8.0	109	2.7-
(Less) Interest Refund	0*	0*	0.0	0*	23.1-
Income from Investments	57	60	3.6	49	17.0-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>161</b>	<b>171</b>	<b>6.4</b>	<b>158</b>	<b>7.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	72	80	10.8	60	24.6-
Interest on Deposits	0*	0*	87.4-	0*	272.0
Interest on Borrowed Money	0*	0*	13.4-	1	56.4
<b>TOTAL INTEREST EXPENSE</b>	<b>73</b>	<b>80</b>	<b>10.3</b>	<b>61</b>	<b>23.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>3</b>	<b>13.1-</b>	<b>4</b>	<b>14.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>84</b>	<b>87</b>	<b>3.8</b>	<b>93</b>	<b>6.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	10	11	17.2	12	9.0
Other Operating Income	5	6	14.3	8	45.9
Gain (Loss) on Investments	-0*	0*	571.0	-0*	117.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	83.3-	-0*	5,909.2-
Other Non-Oper Income (Expense)	0*	0*	69.1	0*	76.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>15</b>	<b>18</b>	<b>20.4</b>	<b>20</b>	<b>13.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	40	43	8.9	46	7.0
Travel and Conference Expense	1	1	1.2	1	5.3-
Office Occupancy Expense	4	4	9.5	5	5.4
Office Operations Expense	17	18	7.0	19	5.2
Educational & Promotional Expense	2	2	1.2	2	0.9-
Loan Servicing Expense	3	3	3.5-	4	26.9
Professional and Outside Services	5	5	9.3	6	12.3
Member Insurance	1	1	4.4	1	3.5-
Operating Fees	0*	0*	17.9-	0*	6.4
Miscellaneous Operating Expenses	3	3	2.4	3	5.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>77</b>	<b>82</b>	<b>7.1</b>	<b>88</b>	<b>7.1</b>
<b>NET INCOME</b>	<b>22</b>	<b>23</b>	<b>3.5</b>	<b>25</b>	<b>9.2</b>
Transfer to Regular Reserve 1/	6	2	59.0-	2	25.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Delaware**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	42	40	4.8-	40	0.0
<b>Cash &amp; Equivalents</b>	32	81	156.4	120	48.0
<b>TOTAL INVESTMENTS</b>	288	285	1.2-	387	35.8
U.S. Government Obligations	14	9	34.0-	6	39.8-
Federal Agency Securities	160	146	9.2-	226	55.1
Mutual Fund & Common Trusts	4	12	211.2	23	94.1
MCSD and PIC at Corporate CU	5	6	24.8	6	11.2
All Other Corporate Credit Union	38	52	37.8	23	57.0-
Commercial Banks, S&Ls	59	49	16.1-	88	78.0
Credit Unions -Loans to, Deposits in	3	1	54.9-	2	21.9
Other Investments	6	9	67.5	14	52.3
Loans Held for Sale	N/A	N/A		2	
<b>TOTAL LOANS OUTSTANDING</b>	633	662	4.5	657	0.8-
Unsecured Credit Card Loans	46	52	12.8	49	4.8-
All Other Unsecured Loans	80	79	1.2-	78	1.7-
New Vehicle Loans	125	130	3.6	111	14.5-
Used Vehicle Loans	92	99	7.8	99	0.4
First Mortgage Real Estate Loans	106	107	0.7	105	1.9-
Other Real Estate Loans	167	180	7.8	202	12.2
Leases Receivable	0*	0*	15.2-	0*	95.1-
All Other Loans/Lines of Credit /1	14	13	9.5-	13	5.6
Other Loans /1	4	4	17.3-	N/A	
Allowance For Loan Losses	6	7	9.1	7	6.2
Other Real Estate Owned	0*	0*	4,056.2	0*	81.7-
Land and Building	13	14	5.8	18	27.1
Other Fixed Assets	5	6	31.0	5	23.0-
NCUSIF Capitalization Deposit	8	8	0.7-	9	12.6
Other Assets	7	6	3.6-	8	18.2
<b>TOTAL ASSETS</b>	980	1,057	7.8	1,199	13.4
<b>LIABILITIES</b>					
Total Borrowings	2	0*	100.0-	0*	0.0
Accrued Dividends/Interest Payable	2	3	16.7	2	7.7-
Acct Payable and Other Liabilities	5	4	24.0-	5	27.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	10	7	30.3-	8	13.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	866	932	7.6	1,063	14.0
Share Drafts	79	87	10.5	99	13.6
Regular Shares	420	417	0.6-	518	24.1
Money Market Shares	97	108	11.2	105	2.9-
Share Certificates/CDs	189	230	21.4	241	4.8
IRA/Keogh Accounts	65	65	0.2	74	13.9
All Other Shares and Member Deposits	8	11	34.6	15	33.2
Non-Member Deposits	8	13	67.6	11	16.8-
Regular Reserves	36	38	7.3	41	8.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	0*	109.8	2	537.4
Other Reserves	37	39	6.3	40	2.0
Undivided Earnings	34	39	14.0	43	12.7
Net Income	0*	1	22.1	0*	50.1-
<b>TOTAL EQUITY</b>	104	118	13.2	128	8.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	980	1,057	7.8	1,199	13.4

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Delaware**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	42	40	4.8-	40	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	27	29	9.0	27	7.4-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	9	8	7.4-	8	2.7-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>36</b>	<b>37</b>	<b>4.8</b>	<b>35</b>	<b>6.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	17	17	3.9	14	21.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	43.2	0*	99.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>17</b>	<b>18</b>	<b>4.0</b>	<b>14</b>	<b>21.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>2</b>	<b>1.6-</b>	<b>3</b>	<b>64.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>17</b>	<b>18</b>	<b>6.1</b>	<b>19</b>	<b>2.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	2	9.3	3	8.1
Other Operating Income	1	2	42.1	2	4.9
Gain (Loss) on Investments	-0*	0*	106.3	0*	395.0
Gain (Loss) on Disp of Fixed Assets	0*	-0*	103.5-	-0*	209.3-
Other Non-Oper Income (Expense)	0*	0*	80.8	0*	99.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>4</b>	<b>31.1</b>	<b>5</b>	<b>6.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	7	8	7.0	9	11.8
Travel and Conference Expense	0*	0*	10.8	0*	7.1-
Office Occupancy Expense	0*	0*	9.2	0*	14.0
Office Operations Expense	4	4	4.4	4	7.0
Educational & Promotional Expense	0*	0*	15.5	0*	40.2
Loan Servicing Expense	0*	1	14.3	1	10.9
Professional and Outside Services	2	2	17.3	2	5.1
Member Insurance	0*	0*	11.9-	0*	0.4
Operating Fees	0*	0*	0.9	0*	13.6
Miscellaneous Operating Expenses	0*	0*	31.8	0*	66.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>16</b>	<b>17</b>	<b>8.4</b>	<b>19</b>	<b>11.4</b>
<b>NET INCOME</b>	<b>5</b>	<b>5</b>	<b>16.1</b>	<b>4</b>	<b>23.2-</b>
Transfer to Regular Reserve 1/	1	3	150.3	1	59.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**District of Columbia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	77	74	3.9-	68	8.1-
<b>Cash &amp; Equivalents</b>	191	485	154.6	505	4.1
<b>TOTAL INVESTMENTS</b>	1,035	864	16.5-	1,061	22.8
U.S. Government Obligations	253	269	6.6	244	9.3-
Federal Agency Securities	342	294	14.2-	422	43.5
Mutual Fund & Common Trusts	36	103	183.8	196	91.7
MCSD and PIC at Corporate CU	6	6	0.3	7	27.7
All Other Corporate Credit Union	36	29	20.4-	45	55.7
Commercial Banks, S&Ls	302	121	60.1-	100	17.1-
Credit Unions -Loans to, Deposits in	5	5	1.5-	2	58.2-
Other Investments	55	38	29.8-	45	16.7
Loans Held for Sale	N/A	N/A		5	
<b>TOTAL LOANS OUTSTANDING</b>	1,965	2,138	8.8	2,275	6.4
Unsecured Credit Card Loans	184	190	3.5	154	18.9-
All Other Unsecured Loans	247	228	7.8-	204	10.5-
New Vehicle Loans	354	375	6.1	329	12.4-
Used Vehicle Loans	186	194	4.0	184	4.9-
First Mortgage Real Estate Loans	714	837	17.2	1,087	29.9
Other Real Estate Loans	214	244	14.3	256	4.9
Leases Receivable	6	6	4.7	6	0.6-
All Other Loans/Lines of Credit /1	60	62	2.2	54	11.8-
Other Loans /1	0*	2	148.2	N/A	
Allowance For Loan Losses	20	20	0.9	19	6.4-
Other Real Estate Owned	0*	0*	61.4-	0*	45.6-
Land and Building	16	16	0.2	14	12.1-
Other Fixed Assets	12	12	2.7	12	0.5-
NCUSIF Capitalization Deposit	23	25	5.0	26	6.6
Other Assets	28	30	7.8	31	3.3
<b>TOTAL ASSETS</b>	3,250	3,550	9.2	3,911	10.2
<b>LIABILITIES</b>					
Total Borrowings	16	18	9.6	44	147.5
Accrued Dividends/Interest Payable	6	7	11.8	4	43.5-
Acct Payable and Other Liabilities	19	22	18.8	22	2.1-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	41	47	14.1	70	48.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,798	3,046	8.9	3,358	10.2
Share Drafts	535	520	2.9-	578	11.2
Regular Shares	999	990	0.9-	1,114	12.5
Money Market Shares	433	594	37.3	739	24.4
Share Certificates/CDs	656	772	17.6	758	1.7-
IRA/Keogh Accounts	152	151	0.8-	140	6.7-
All Other Shares and Member Deposits	18	16	11.3-	26	61.8
Non-Member Deposits	5	4	18.9-	2	48.2-
Regular Reserves	84	86	2.1	85	1.8-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	0*	124.5	3	244.5
Other Reserves	54	62	14.6	45	28.5-
Undivided Earnings	274	305	11.3	349	14.4
Net Income	2	2	0.2	2	22.3-
<b>TOTAL EQUITY</b>	411	457	11.0	483	5.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,250	3,550	9.2	3,911	10.2

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

District of Columbia  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
(Dollar Amounts in Millions)

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	77	74	3.9-	68	8.1-
<b>INTEREST INCOME</b>					
Interest on Loans	75	82	9.5	77	5.9-
(Less) Interest Refund	0*	0*	2,388.6	0*	20.9
Income from Investments	33	32	5.3-	21	33.0-
Trading Profits and Losses	0*	2	450.2	0*	60.2-
<b>TOTAL INTEREST INCOME</b>	<b>109</b>	<b>116</b>	<b>6.3</b>	<b>99</b>	<b>14.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	46	52	12.9	35	33.1-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	22.5-	1	99.8
<b>TOTAL INTEREST EXPENSE</b>	<b>47</b>	<b>53</b>	<b>12.4</b>	<b>36</b>	<b>31.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>4</b>	<b>9.5-</b>	<b>3</b>	<b>18.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>58</b>	<b>59</b>	<b>2.5</b>	<b>60</b>	<b>1.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	10	11	6.6	13	18.0
Other Operating Income	3	3	0.7-	2	22.0-
Gain (Loss) on Investments	0*	0*	35.9	0*	271.8
Gain (Loss) on Disp of Fixed Assets	-0*	0*	125.4	-0*	628.3-
Other Non-Oper Income (Expense)	0*	0*	21.0-	0*	73.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>13</b>	<b>14</b>	<b>4.5</b>	<b>15</b>	<b>10.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	23	24	6.1	25	1.8
Travel and Conference Expense	0*	0*	13.1	0*	4.7-
Office Occupancy Expense	2	2	4.8	2	5.7-
Office Operations Expense	12	12	1.2	12	4.2
Educational & Promotional Expense	1	1	12.4	1	4.0-
Loan Servicing Expense	3	3	7.5	3	0.1
Professional and Outside Services	4	4	7.9	4	6.9-
Member Insurance	0*	0*	17.8-	0*	2.2-
Operating Fees	0*	0*	21.9-	0*	7.3
Miscellaneous Operating Expenses	0*	1	15.8	1	18.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>46</b>	<b>49</b>	<b>5.1</b>	<b>49</b>	<b>1.4</b>
<b>NET INCOME</b>	<b>25</b>	<b>24</b>	<b>1.2-</b>	<b>26</b>	<b>7.6</b>
Transfer to Regular Reserve 1/	5	0*	86.4-	1	57.4

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Florida**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	256	247	3.5-	243	1.6-
<b>Cash &amp; Equivalents</b>	1,371	3,007	119.3	3,252	8.2
<b>TOTAL INVESTMENTS</b>	5,332	5,013	6.0-	6,578	31.2
U.S. Government Obligations	357	245	31.5-	313	27.8
Federal Agency Securities	3,337	3,182	4.6-	4,299	35.1
Mutual Fund & Common Trusts	151	149	1.3-	193	29.6
MCSD and PIC at Corporate CU	67	68	2.7	78	14.5
All Other Corporate Credit Union	748	646	13.6-	794	23.0
Commercial Banks, S&Ls	506	420	17.0-	611	45.7
Credit Unions -Loans to, Deposits in	18	19	3.2	25	31.0
Other Investments	150	285	90.1	265	7.0-
Loans Held for Sale	N/A	N/A		46	
<b>TOTAL LOANS OUTSTANDING</b>	14,223	15,420	8.4	16,860	9.3
Unsecured Credit Card Loans	1,137	1,239	9.0	1,310	5.7
All Other Unsecured Loans	975	891	8.6-	884	0.7-
New Vehicle Loans	3,583	4,013	12.0	4,236	5.6
Used Vehicle Loans	2,782	3,018	8.5	3,492	15.7
First Mortgage Real Estate Loans	3,717	3,968	6.8	4,477	12.8
Other Real Estate Loans	1,252	1,399	11.8	1,569	12.1
Leases Receivable	53	67	27.7	99	46.5
All Other Loans/Lines of Credit /1	700	799	14.2	793	0.8-
Other Loans /1	25	24	3.0-	N/A	
Allowance For Loan Losses	143	143	0.0-	148	3.5
Other Real Estate Owned	2	1	30.4-	4	162.4
Land and Building	369	402	9.0	453	12.6
Other Fixed Assets	112	119	6.4	133	11.7
NCUSIF Capitalization Deposit	171	179	4.9	207	15.3
Other Assets	232	293	26.3	307	4.6
<b>TOTAL ASSETS</b>	21,670	24,293	12.1	27,692	14.0
<b>LIABILITIES</b>					
Total Borrowings	200	205	2.3	331	61.9
Accrued Dividends/Interest Payable	22	26	19.3	18	28.2-
Acct Payable and Other Liabilities	168	194	15.9	218	12.1
Uninsured Secondary Capital	0*	0*	780.0	0*	0.5-
<b>TOTAL LIABILITIES</b>	390	425	9.2	568	33.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	18,917	21,235	12.3	24,189	13.9
Share Drafts	2,976	3,185	7.0	3,528	10.8
Regular Shares	6,663	6,658	0.1-	8,112	21.8
Money Market Shares	2,043	2,559	25.2	3,734	45.9
Share Certificates/CDs	5,350	6,759	26.3	6,523	3.5-
IRA/Keogh Accounts	1,719	1,909	11.0	2,068	8.3
All Other Shares and Member Deposits	142	133	6.2-	184	37.9
Non-Member Deposits	23	32	40.8	40	23.6
Regular Reserves	697	745	6.8	782	5.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-58	15	126.0	50	228.3
Other Reserves	174	320	84.4	317	1.0-
Undivided Earnings	1,526	1,538	0.8	1,764	14.7
Net Income	25	14	41.5-	21	48.3
<b>TOTAL EQUITY</b>	2,363	2,632	11.4	2,934	11.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	21,670	24,293	12.1	27,692	14.0

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Florida**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	256	247	3.5-	243	1.6-
<b>INTEREST INCOME</b>					
Interest on Loans	573	631	10.2	665	5.3
(Less) Interest Refund	0*	0*	15.8	0*	86.9
Income from Investments	184	186	1.2	137	26.3-
Trading Profits and Losses	0*	0*	77.1-	0*	36.9
<b>TOTAL INTEREST INCOME</b>	<b>757</b>	<b>817</b>	<b>8.0</b>	<b>802</b>	<b>1.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	305	355	16.5	253	28.9-
Interest on Deposits	40	49	23.8	61	22.9
Interest on Borrowed Money	6	5	6.3-	9	64.5
<b>TOTAL INTEREST EXPENSE</b>	<b>351</b>	<b>410</b>	<b>16.9</b>	<b>322</b>	<b>21.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>33</b>	<b>39</b>	<b>18.8</b>	<b>51</b>	<b>30.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>373</b>	<b>368</b>	<b>1.3-</b>	<b>428</b>	<b>16.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	105	114	8.8	130	13.9
Other Operating Income	32	42	31.2	52	22.3
Gain (Loss) on Investments	0*	3	1,970.1	3	0.4
Gain (Loss) on Disp of Fixed Assets	4	0*	89.4-	0*	36.6-
Other Non-Oper Income (Expense)	0*	0*	43.4	2	144.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>142</b>	<b>161</b>	<b>12.8</b>	<b>187</b>	<b>16.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	184	200	8.5	222	10.8
Travel and Conference Expense	6	6	1.3	7	5.8
Office Occupancy Expense	25	27	6.8	29	8.7
Office Operations Expense	94	101	6.9	110	9.1
Educational & Promotional Expense	12	14	16.7	16	14.7
Loan Servicing Expense	15	16	6.1	20	21.6
Professional and Outside Services	35	37	5.5	43	16.8
Member Insurance	2	2	11.2-	2	2.7-
Operating Fees	2	2	8.9-	3	14.4
Miscellaneous Operating Expenses	10	11	9.8	11	0.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>388</b>	<b>417</b>	<b>7.6</b>	<b>462</b>	<b>10.9</b>
<b>NET INCOME</b>	<b>128</b>	<b>112</b>	<b>12.6-</b>	<b>153</b>	<b>36.9</b>
Transfer to Regular Reserve 1/	35	88	152.1	23	73.5-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Georgia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	226	220	2.7-	215	2.3-
<b>Cash &amp; Equivalents</b>	460	1,502	226.2	1,725	14.8
<b>TOTAL INVESTMENTS</b>	2,739	2,044	25.4-	2,898	41.8
U.S. Government Obligations	51	13	75.3-	6	55.5-
Federal Agency Securities	1,583	1,197	24.4-	1,731	44.7
Mutual Fund & Common Trusts	8	9	10.1	8	9.0-
MCSD and PIC at Corporate CU	48	56	14.5	63	12.6
All Other Corporate Credit Union	520	202	61.1-	275	36.1
Commercial Banks, S&Ls	392	351	10.6-	441	25.8
Credit Unions -Loans to, Deposits in	118	184	55.8	341	85.3
Other Investments	18	34	84.6	33	1.4-
Loans Held for Sale	N/A	N/A		10	
<b>TOTAL LOANS OUTSTANDING</b>	5,213	5,540	6.3	5,684	2.6
Unsecured Credit Card Loans	359	393	9.4	380	3.2-
All Other Unsecured Loans	515	553	7.2	516	6.7-
New Vehicle Loans	1,110	1,151	3.7	1,034	10.1-
Used Vehicle Loans	1,292	1,356	5.0	1,404	3.6
First Mortgage Real Estate Loans	1,119	1,217	8.8	1,458	19.7
Other Real Estate Loans	499	545	9.2	576	5.7
Leases Receivable	14	15	11.4	10	34.9-
All Other Loans/Lines of Credit /1	291	295	1.5	306	3.6
Other Loans /1	14	14	0.9-	N/A	
Allowance For Loan Losses	39	41	5.5	50	21.6
Other Real Estate Owned	1	0*	51.4-	0*	33.3-
Land and Building	97	102	5.7	113	10.9
Other Fixed Assets	34	35	4.6	37	3.5
NCUSIF Capitalization Deposit	68	69	0.9	79	14.4
Other Assets	95	93	2.0-	106	13.2
<b>TOTAL ASSETS</b>	8,670	9,345	7.8	10,602	13.4
<b>LIABILITIES</b>					
Total Borrowings	21	2	89.8-	33	1,460.3
Accrued Dividends/Interest Payable	14	16	12.0	11	32.6-
Acct Payable and Other Liabilities	54	67	24.3	80	19.5
Uninsured Secondary Capital	0*	0*	31.2-	0*	65.1-
<b>TOTAL LIABILITIES</b>	89	85	4.7-	124	46.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,504	8,097	7.9	9,203	13.7
Share Drafts	1,015	1,056	4.0	1,174	11.2
Regular Shares	4,064	4,311	6.1	5,186	20.3
Money Market Shares	277	291	4.9	474	62.9
Share Certificates/CDs	1,338	1,586	18.6	1,481	6.6-
IRA/Keogh Accounts	686	711	3.7	772	8.5
All Other Shares and Member Deposits	114	127	11.1	106	16.1-
Non-Member Deposits	10	16	55.8	10	38.1-
Regular Reserves	272	283	4.1	294	3.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-10	5	153.5	10	83.3
Other Reserves	10	6	36.5-	7	9.1
Undivided Earnings	789	855	8.3	949	11.0
Net Income	15	14	8.4-	16	16.0
<b>TOTAL EQUITY</b>	1,077	1,163	8.0	1,275	9.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	8,670	9,345	7.8	10,602	13.4

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Georgia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	226	220	2.7-	215	2.3-
<b>INTEREST INCOME</b>					
Interest on Loans	218	235	7.8	230	2.3-
(Less) Interest Refund	0*	0*	17.9-	0*	13.1-
Income from Investments	87	94	8.2	66	30.1-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>306</b>	<b>330</b>	<b>7.9</b>	<b>296</b>	<b>10.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	135	138	2.2	99	28.2-
Interest on Deposits	21	28	34.7	20	27.7-
Interest on Borrowed Money	0*	0*	51.0-	0*	157.0
<b>TOTAL INTEREST EXPENSE</b>	<b>156</b>	<b>166</b>	<b>6.3</b>	<b>120</b>	<b>27.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>14</b>	<b>28.1</b>	<b>21</b>	<b>52.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>139</b>	<b>151</b>	<b>8.1</b>	<b>155</b>	<b>3.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	31	35	13.6	38	8.7
Other Operating Income	12	14	21.7	16	12.5
Gain (Loss) on Investments	-0*	-0*	51.0	-0*	314.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	97.5-	0*	21,739.0
Other Non-Oper Income (Expense)	0*	0*	26.3-	0*	16.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>43</b>	<b>49</b>	<b>15.2</b>	<b>55</b>	<b>11.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	67	70	5.5	76	7.9
Travel and Conference Expense	2	2	3.0	2	2.1
Office Occupancy Expense	8	8	7.8	9	10.9
Office Operations Expense	32	33	5.2	36	7.1
Educational & Promotional Expense	3	3	10.0	4	16.3
Loan Servicing Expense	6	6	6.9	7	18.1
Professional and Outside Services	10	11	10.2	12	6.2
Member Insurance	2	2	6.6-	2	14.2
Operating Fees	0*	0*	10.4-	0*	10.9
Miscellaneous Operating Expenses	4	4	3.4-	4	5.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>134</b>	<b>141</b>	<b>5.4</b>	<b>153</b>	<b>8.3</b>
<b>NET INCOME</b>	<b>48</b>	<b>58</b>	<b>21.9</b>	<b>57</b>	<b>2.2-</b>
Transfer to Regular Reserve 1/	13	10	21.3-	7	35.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Guam**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	2	2	0.0	2	0.0
<b>Cash &amp; Equivalents</b>	6	24	320.3	24	1.5-
<b>TOTAL INVESTMENTS</b>	12	6	51.7-	11	88.2
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	2	1	10.1-	1	13.8-
MCSD and PIC at Corporate CU	0*	1	63.7	1	24.5
All Other Corporate Credit Union	4	2	46.1-	2	17.8
Commercial Banks, S&Ls	6	1	81.6-	0*	20.2-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	9.8	5	1,415.9
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	137	136	0.4-	135	0.8-
Unsecured Credit Card Loans	2	2	3.1	5	126.0
All Other Unsecured Loans	93	90	3.1-	92	2.6
New Vehicle Loans	21	23	11.9	19	18.1-
Used Vehicle Loans	0*	1	621.8	1	3.8
First Mortgage Real Estate Loans	6	7	14.1	9	25.7
Other Real Estate Loans	3	1	49.0-	0*	76.3-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit /1	12	11	6.8-	8	25.4-
Other Loans /1	0*	0*	0.0	N/A	
Allowance For Loan Losses	5	5	5.1	7	34.4
Other Real Estate Owned	0*	0*	51.1-	0*	100.0-
Land and Building	2	3	2.3	3	3.9
Other Fixed Assets	1	1	2.2-	2	51.7
NCUSIF Capitalization Deposit	1	1	2.7	1	17.7
Other Assets	1	2	91.2	1	52.3-
<b>TOTAL ASSETS</b>	155	168	7.8	169	1.0
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	1	1	29.0	0*	28.0-
Acct Payable and Other Liabilities	0*	0*	0.8	0*	10.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	2	2	18.2	2	15.4-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	123	134	8.8	138	2.6
Share Drafts	3	3	14.9	4	25.3
Regular Shares	79	74	6.6-	83	12.6
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	39	54	36.7	41	22.8-
IRA/Keogh Accounts	1	2	21.0	2	11.6
All Other Shares and Member Deposits	0*	0*	3.0	8	658.6
Non-Member Deposits	0*	1	1,473.7	0*	100.0-
Regular Reserves	0*	0*	3.8	0*	44.4-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	66.6	-0*	16.8
Other Reserves	0*	0*	0.0-	0*	47.9
Undivided Earnings	29	30	3.1	29	5.1-
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	30	31	3.3	30	4.9-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	155	168	7.8	169	1.0

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Guam**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	8	8	2.9	8	3.9-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	0*	21.5	0*	13.6-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>9</b>	<b>9</b>	<b>3.7</b>	<b>8</b>	<b>4.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	3	3	10.3	2	36.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
<b>TOTAL INTEREST EXPENSE</b>	<b>3</b>	<b>3</b>	<b>10.3</b>	<b>2</b>	<b>36.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>2</b>	<b>7.5-</b>	<b>4</b>	<b>123.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>3</b>	<b>4</b>	<b>4.4</b>	<b>2</b>	<b>41.4-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	2.0	0*	21.2
Other Operating Income	0*	0*	0.0	0*	0.0
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	532.6	0*	92.8-
Other Non-Oper Income (Expense)	-0*	0*	128.9	-0*	9,726.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>20.4</b>	<b>0*</b>	<b>29.5-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1	2	8.7	2	4.9
Travel and Conference Expense	0*	0*	2.3-	0*	16.0-
Office Occupancy Expense	0*	0*	9.5	0*	20.8-
Office Operations Expense	0*	0*	4.8-	1	75.7
Educational & Promotional Expense	0*	0*	196.7	0*	44.1-
Loan Servicing Expense	0*	0*	27.0-	0*	20.8
Professional and Outside Services	0*	0*	125.2	0*	7.4-
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	12.2	0*	10.6-
Miscellaneous Operating Expenses	0*	0*	24.4-	0*	50.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>3</b>	<b>3</b>	<b>9.4</b>	<b>4</b>	<b>12.7</b>
<b>NET INCOME</b>	<b>0*</b>	<b>0*</b>	<b>7.6-</b>	<b>-1</b>	<b>287.6-</b>
Transfer to Regular Reserve 1/	2	0*	92.4-	0*	40.4

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Hawaii**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	105	100	4.8-	101	1.0
<b>Cash &amp; Equivalents</b>	193	539	179.6	610	13.2
<b>TOTAL INVESTMENTS</b>	1,582	1,504	5.0-	1,943	29.2
U.S. Government Obligations	19	19	3.7	32	68.0
Federal Agency Securities	721	612	15.1-	777	27.0
Mutual Fund & Common Trusts	26	26	2.3	26	2.0-
MCSD and PIC at Corporate CU	30	32	8.5	39	22.0
All Other Corporate Credit Union	212	216	2.2	302	39.3
Commercial Banks, S&Ls	552	569	2.9	746	31.2
Credit Unions -Loans to, Deposits in	14	18	28.5	14	23.2-
Other Investments	10	12	19.1	8	36.2-
Loans Held for Sale	N/A	N/A		15	
<b>TOTAL LOANS OUTSTANDING</b>	2,081	2,233	7.3	2,391	7.1
Unsecured Credit Card Loans	105	113	8.0	117	3.1
All Other Unsecured Loans	300	299	0.6-	300	0.6
New Vehicle Loans	340	432	27.0	516	19.6
Used Vehicle Loans	197	226	14.6	270	19.5
First Mortgage Real Estate Loans	546	554	1.5	600	8.3
Other Real Estate Loans	460	462	0.6	443	4.2-
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/Lines of Credit /1	126	132	5.3	144	9.0
Other Loans /1	7	15	105.3	N/A	
Allowance For Loan Losses	30	32	6.9	33	3.8
Other Real Estate Owned	5	3	41.4-	2	10.5-
Land and Building	77	78	1.1	82	4.5
Other Fixed Assets	12	13	10.5	14	9.2
NCUSIF Capitalization Deposit	32	33	3.4	38	15.4
Other Assets	37	43	17.4	53	22.9
<b>TOTAL ASSETS</b>	3,988	4,414	10.7	5,115	15.9
<b>LIABILITIES</b>					
Total Borrowings	4	0*	79.1-	0*	7.5
Accrued Dividends/Interest Payable	4	4	8.6	3	30.0-
Acct Payable and Other Liabilities	17	23	36.3	31	32.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	25	28	14.0	35	22.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,435	3,821	11.2	4,480	17.3
Share Drafts	280	311	11.1	375	20.6
Regular Shares	1,667	1,723	3.4	2,095	21.6
Money Market Shares	381	458	20.1	781	70.4
Share Certificates/CDs	766	979	27.8	851	13.0-
IRA/Keogh Accounts	292	300	2.9	315	5.0
All Other Shares and Member Deposits	34	39	16.6	55	40.0
Non-Member Deposits	15	9	36.7-	7	27.8-
Regular Reserves	125	128	2.1	131	2.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-11	-1	88.2	0*	119.7
Other Reserves	77	91	19.0	99	8.4
Undivided Earnings	332	344	3.5	365	6.2
Net Income	6	4	28.2-	5	32.6
<b>TOTAL EQUITY</b>	529	565	6.9	600	6.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,988	4,414	10.7	5,115	15.9

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Hawaii**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	105	100	4.8-	101	1.0
<b>INTEREST INCOME</b>					
Interest on Loans	85	92	7.6	92	0.4
(Less) Interest Refund	0*	0*	55.6	0*	17.9-
Income from Investments	51	55	6.6	47	13.8-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>136</b>	<b>146</b>	<b>7.1</b>	<b>139</b>	<b>4.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	64	72	13.4	57	21.8-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	76.4-	0*	17.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>64</b>	<b>72</b>	<b>13.1</b>	<b>57</b>	<b>21.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>7</b>	<b>6</b>	<b>13.2-</b>	<b>6</b>	<b>0.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>65</b>	<b>67</b>	<b>3.5</b>	<b>76</b>	<b>13.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	5	11.9	6	21.0
Other Operating Income	3	4	42.8	5	9.2
Gain (Loss) on Investments	-0*	-0*	47.2-	-0*	72.5-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	100.2-	0*	104.9
Other Non-Oper Income (Expense)	0*	0*	50.6	0*	77.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>9</b>	<b>24.3</b>	<b>10</b>	<b>10.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	26	29	8.3	32	10.8
Travel and Conference Expense	1	1	11.7	1	23.8
Office Occupancy Expense	3	4	18.2	6	40.0
Office Operations Expense	10	11	8.2	11	0.8
Educational & Promotional Expense	2	2	30.3	2	15.2
Loan Servicing Expense	2	2	10.4	3	18.5
Professional and Outside Services	5	5	8.6	6	12.9
Member Insurance	2	2	0.7-	2	6.3
Operating Fees	0*	0*	11.6-	0*	18.7
Miscellaneous Operating Expenses	2	2	6.1	3	14.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>54</b>	<b>59</b>	<b>9.2</b>	<b>66</b>	<b>12.0</b>
<b>NET INCOME</b>	<b>18</b>	<b>17</b>	<b>5.3-</b>	<b>20</b>	<b>15.1</b>
Transfer to Regular Reserve 1/	4	5	21.2	3	27.3-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Idaho**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	50	50	0.0	50	0.0
<b>Cash &amp; Equivalents</b>	113	240	113.5	217	9.6-
<b>TOTAL INVESTMENTS</b>	184	174	5.3-	356	104.9
U.S. Government Obligations	1	0*	80.3-	0*	8.3-
Federal Agency Securities	43	37	14.7-	69	87.7
Mutual Fund & Common Trusts	3	3	6.2	3	6.8
MCSD and PIC at Corporate CU	10	10	7.3	14	32.7
All Other Corporate Credit Union	84	61	26.5-	181	194.2
Commercial Banks, S&Ls	40	56	40.8	82	46.5
Credit Unions -Loans to, Deposits in	3	5	97.7	5	7.5-
Other Investments	0*	0*	60.7	2	210.1
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	1,132	1,190	5.1	1,283	7.8
Unsecured Credit Card Loans	55	56	1.9	57	1.8
All Other Unsecured Loans	62	63	2.0	54	15.3-
New Vehicle Loans	211	222	5.1	220	0.7-
Used Vehicle Loans	378	392	3.7	447	14.2
First Mortgage Real Estate Loans	162	188	15.9	230	22.7
Other Real Estate Loans	95	97	2.1	111	13.5
Leases Receivable	0*	1	0.0	0*	100.0-
All Other Loans/Lines of Credit /1	164	166	1.2	164	0.9-
Other Loans /1	5	5	2.6	N/A	
Allowance For Loan Losses	8	9	10.5	9	4.5
Other Real Estate Owned	0*	0*	5.7-	0*	47.1
Land and Building	36	38	5.9	41	8.3
Other Fixed Assets	9	9	1.7-	8	3.6-
NCUSIF Capitalization Deposit	12	13	7.7	15	17.9
Other Assets	14	15	10.2	13	12.6-
<b>TOTAL ASSETS</b>	1,491	1,670	12.0	1,926	15.3
<b>LIABILITIES</b>					
Total Borrowings	13	0*	99.3-	0*	418.0
Accrued Dividends/Interest Payable	5	6	11.8	5	21.8-
Acct Payable and Other Liabilities	11	12	6.4	12	2.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	30	18	40.2-	17	6.6-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,309	1,484	13.4	1,723	16.1
Share Drafts	210	230	9.9	249	8.0
Regular Shares	486	508	4.4	632	24.5
Money Market Shares	158	183	16.2	228	24.0
Share Certificates/CDs	317	413	30.4	447	8.0
IRA/Keogh Accounts	101	112	10.6	123	9.3
All Other Shares and Member Deposits	31	33	7.1	43	28.5
Non-Member Deposits	5	4	20.3-	3	25.3-
Regular Reserves	42	45	8.6	48	6.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	91.9	0*	424.0
Other Reserves	6	6	4.7	3	52.3-
Undivided Earnings	105	115	10.2	133	15.9
Net Income	0*	1	52.7	0*	11.3-
<b>TOTAL EQUITY</b>	152	168	10.2	186	10.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,491	1,670	12.0	1,926	15.3

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Idaho**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	50	50	0.0	50	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	47	50	7.4	50	0.5-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	8	9	15.2	8	9.9-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>54</b>	<b>59</b>	<b>8.5</b>	<b>58</b>	<b>2.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	20	22	9.3	17	23.0-
Interest on Deposits	5	7	39.4	6	6.1-
Interest on Borrowed Money	0*	0*	89.4-	0*	81.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>25</b>	<b>29</b>	<b>13.4</b>	<b>23</b>	<b>19.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>3.0-</b>	<b>3</b>	<b>17.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>26</b>	<b>28</b>	<b>5.1</b>	<b>32</b>	<b>13.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	6	6	1.6-	6	10.5
Other Operating Income	2	3	67.5	3	20.8
Gain (Loss) on Investments	0	-0*	0.0	-0*	462.9-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,903.2	-0*	114.9-
Other Non-Oper Income (Expense)	0*	0*	2,370.4	0*	93.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>9</b>	<b>22.4</b>	<b>10</b>	<b>6.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	14	15	9.1	17	9.2
Travel and Conference Expense	0*	0*	9.2	0*	6.8
Office Occupancy Expense	2	2	9.6	2	8.3
Office Operations Expense	6	6	2.2	7	7.5
Educational & Promotional Expense	0*	0*	9.8	1	10.4
Loan Servicing Expense	1	1	1.4	1	19.3
Professional and Outside Services	0*	1	18.3	1	7.3
Member Insurance	0*	0*	4.9	0*	8.9-
Operating Fees	0*	0*	5.8-	0*	49.6
Miscellaneous Operating Expenses	0*	0*	13.2	0*	9.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>27</b>	<b>29</b>	<b>7.4</b>	<b>31</b>	<b>9.0</b>
<b>NET INCOME</b>	<b>7</b>	<b>8</b>	<b>14.3</b>	<b>10</b>	<b>23.3</b>
Transfer to Regular Reserve 1/	4	2	48.6-	2	0.6

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Illinois**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	555	539	2.9-	513	4.8-
<b>Cash &amp; Equivalents</b>	571	1,626	185.0	1,611	0.9-
<b>TOTAL INVESTMENTS</b>	4,188	3,864	7.7-	5,265	36.2
U.S. Government Obligations	428	223	48.0-	246	10.4
Federal Agency Securities	1,599	1,549	3.2-	2,284	47.5
Mutual Fund & Common Trusts	44	49	9.8	73	50.3
MCSD and PIC at Corporate CU	85	81	5.4-	81	0.2-
All Other Corporate Credit Union	961	871	9.4-	935	7.4
Commercial Banks, S&Ls	510	478	6.2-	1,116	133.3
Credit Unions -Loans to, Deposits in	28	19	30.8-	17	9.5-
Other Investments	533	595	11.7	513	13.7-
Loans Held for Sale	N/A	N/A		11	
<b>TOTAL LOANS OUTSTANDING</b>	8,946	9,350	4.5	9,648	3.2
Unsecured Credit Card Loans	666	707	6.2	663	6.3-
All Other Unsecured Loans	519	504	3.0-	459	8.8-
New Vehicle Loans	1,989	1,973	0.8-	1,841	6.7-
Used Vehicle Loans	1,662	1,687	1.5	1,751	3.8
First Mortgage Real Estate Loans	2,770	2,987	7.8	3,365	12.7
Other Real Estate Loans	968	1,107	14.4	1,233	11.3
Leases Receivable	4	5	17.8	2	48.1-
All Other Loans/Lines of Credit /1	328	348	6.4	333	4.5-
Other Loans /1	40	32	20.0-	N/A	
Allowance For Loan Losses	80	82	1.3	83	1.2
Other Real Estate Owned	0*	1	12.1	1	4.4
Land and Building	139	153	10.3	170	11.4
Other Fixed Assets	58	60	4.8	62	2.9
NCUSIF Capitalization Deposit	109	112	3.5	124	10.7
Other Assets	136	144	5.8	153	5.8
<b>TOTAL ASSETS</b>	14,066	15,230	8.3	16,963	11.4
<b>LIABILITIES</b>					
Total Borrowings	124	39	68.5-	71	82.5
Accrued Dividends/Interest Payable	20	22	12.7	18	20.4-
Acct Payable and Other Liabilities	217	131	39.7-	147	12.4
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	361	192	46.7-	236	23.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	12,174	13,350	9.7	14,894	11.6
Share Drafts	1,223	1,260	3.0	1,454	15.4
Regular Shares	6,040	6,419	6.3	7,436	15.8
Money Market Shares	1,156	1,368	18.3	1,749	27.9
Share Certificates/CDs	2,337	2,832	21.2	2,775	2.0-
IRA/Keogh Accounts	1,158	1,231	6.2	1,290	4.8
All Other Shares and Member Deposits	105	126	20.5	140	11.4
Non-Member Deposits	155	114	26.3-	50	56.0-
Regular Reserves	493	538	9.1	553	2.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-15	5	135.5	25	390.1
Other Reserves	88	80	8.7-	86	7.8
Undivided Earnings	939	1,038	10.5	1,143	10.1
Net Income	26	28	4.6	25	8.7-
<b>TOTAL EQUITY</b>	1,532	1,688	10.2	1,833	8.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	14,066	15,230	8.3	16,963	11.4

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Illinois**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	555	539	2.9-	513	4.8-
<b>INTEREST INCOME</b>					
Interest on Loans	360	387	7.3	364	5.9-
(Less) Interest Refund	0*	0*	19.7	0*	352.4
Income from Investments	133	134	0.5	109	18.7-
Trading Profits and Losses	0*	-0*	145.2-	0*	139.5
<b>TOTAL INTEREST INCOME</b>	<b>494</b>	<b>521</b>	<b>5.4</b>	<b>473</b>	<b>9.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	242	262	8.7	204	22.1-
Interest on Deposits	16	17	8.6	11	33.7-
Interest on Borrowed Money	4	2	57.8-	0*	67.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>261</b>	<b>281</b>	<b>7.6</b>	<b>216</b>	<b>23.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>18</b>	<b>18</b>	<b>3.0</b>	<b>21</b>	<b>17.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>215</b>	<b>221</b>	<b>2.9</b>	<b>235</b>	<b>6.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	35	40	12.6	39	1.8-
Other Operating Income	17	20	18.7	21	7.3
Gain (Loss) on Investments	-0*	0*	419.1	2	239.2
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	54.2	-0*	56.7
Other Non-Oper Income (Expense)	0*	0*	5.6-	0*	28.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>51</b>	<b>60</b>	<b>16.7</b>	<b>62</b>	<b>3.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	96	104	7.9	111	6.5
Travel and Conference Expense	3	3	4.4	3	0.1
Office Occupancy Expense	12	13	7.4	14	4.2
Office Operations Expense	39	42	6.9	43	2.9
Educational & Promotional Expense	7	7	1.2	7	11.8
Loan Servicing Expense	12	12	0.3-	13	12.9
Professional and Outside Services	13	12	8.7-	12	1.1-
Member Insurance	4	3	1.8-	3	7.9-
Operating Fees	1	2	5.9	2	20.6
Miscellaneous Operating Expenses	11	10	5.8-	9	11.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>198</b>	<b>208</b>	<b>4.8</b>	<b>218</b>	<b>4.6</b>
<b>NET INCOME</b>	<b>68</b>	<b>73</b>	<b>7.8</b>	<b>79</b>	<b>8.9</b>
Transfer to Regular Reserve 1/	14	19	31.5	11	42.6-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Indiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	239	233	2.5-	221	5.2-
<b>Cash &amp; Equivalents</b>	689	1,201	74.3	1,232	2.5
<b>TOTAL INVESTMENTS</b>	1,943	1,847	4.9-	2,204	19.3
U.S. Government Obligations	24	71	195.2	7	90.0-
Federal Agency Securities	754	646	14.3-	717	11.0
Mutual Fund & Common Trusts	82	81	1.4-	80	1.7-
MCSD and PIC at Corporate CU	56	66	18.6	72	9.7
All Other Corporate Credit Union	398	340	14.6-	575	69.3
Commercial Banks, S&Ls	568	555	2.3-	693	24.8
Credit Unions -Loans to, Deposits in	13	22	66.1	13	38.6-
Other Investments	48	67	38.7	47	29.9-
Loans Held for Sale	N/A	N/A		11	
<b>TOTAL LOANS OUTSTANDING</b>	6,550	6,958	6.2	7,522	8.1
Unsecured Credit Card Loans	446	396	11.3-	362	8.6-
All Other Unsecured Loans	416	402	3.3-	356	11.6-
New Vehicle Loans	1,154	1,185	2.7	1,172	1.1-
Used Vehicle Loans	1,650	1,730	4.8	1,918	10.9
First Mortgage Real Estate Loans	1,548	1,794	15.9	2,171	21.0
Other Real Estate Loans	853	938	10.0	1,009	7.7
Leases Receivable	110	113	2.5	100	11.0-
All Other Loans/Lines of Credit /1	365	391	7.2	433	10.5
Other Loans /1	8	9	7.2	N/A	
Allowance For Loan Losses	54	52	3.2-	61	15.7
Other Real Estate Owned	1	1	12.2	2	21.1
Land and Building	152	164	8.5	180	9.3
Other Fixed Assets	45	44	1.2-	43	1.6-
NCUSIF Capitalization Deposit	75	79	5.0	86	8.7
Other Assets	88	111	25.6	111	0.1-
<b>TOTAL ASSETS</b>	9,489	10,355	9.1	11,330	9.4
<b>LIABILITIES</b>					
Total Borrowings	57	94	66.7	179	90.2
Accrued Dividends/Interest Payable	5	5	10.4-	3	34.7-
Acct Payable and Other Liabilities	51	58	13.7	83	43.2
Uninsured Secondary Capital	0*	0*	20.0-	0*	25.0-
<b>TOTAL LIABILITIES</b>	113	157	39.0	266	69.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	8,389	9,105	8.5	9,880	8.5
Share Drafts	1,198	1,254	4.6	1,404	12.0
Regular Shares	3,044	2,993	1.7-	3,396	13.5
Money Market Shares	1,216	1,501	23.5	1,867	24.3
Share Certificates/CDs	2,078	2,459	18.3	2,274	7.5-
IRA/Keogh Accounts	691	727	5.2	765	5.2
All Other Shares and Member Deposits	150	150	0.3-	156	4.2
Non-Member Deposits	10	20	95.3	17	15.4-
Regular Reserves	322	364	13.0	377	3.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-12	3	124.3	5	80.2
Other Reserves	43	40	8.8-	34	13.4-
Undivided Earnings	628	679	8.0	759	11.8
Net Income	6	7	16.2	9	37.3
<b>TOTAL EQUITY</b>	987	1,092	10.6	1,184	8.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	9,489	10,355	9.1	11,330	9.4

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Indiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	239	233	2.5-	221	5.2-
<b>INTEREST INCOME</b>					
Interest on Loans	267	286	7.0	280	2.1-
(Less) Interest Refund	0*	0*	11.1-	0*	43.4-
Income from Investments	72	75	4.0	53	29.5-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>339</b>	<b>361</b>	<b>6.4</b>	<b>333</b>	<b>7.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	152	172	13.4	123	28.4-
Interest on Deposits	4	0*	88.3-	0*	13.3-
Interest on Borrowed Money	2	3	64.8	4	35.1
<b>TOTAL INTEREST EXPENSE</b>	<b>157</b>	<b>176</b>	<b>12.0</b>	<b>128</b>	<b>27.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>15</b>	<b>16</b>	<b>8.8</b>	<b>22</b>	<b>35.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>167</b>	<b>169</b>	<b>0.9</b>	<b>183</b>	<b>8.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	35	40	15.6	43	6.9
Other Operating Income	14	18	22.6	23	26.8
Gain (Loss) on Investments	-0*	0*	842.1	0*	22.0-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	1.3-	0*	681.8
Other Non-Oper Income (Expense)	1	0*	88.8-	0*	505.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>50</b>	<b>58</b>	<b>15.6</b>	<b>67</b>	<b>15.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	84	93	10.7	100	7.0
Travel and Conference Expense	3	3	6.6	3	8.5
Office Occupancy Expense	12	12	7.3	13	6.8
Office Operations Expense	37	40	7.0	41	3.1
Educational & Promotional Expense	7	8	6.7	9	11.6
Loan Servicing Expense	9	9	3.2	10	7.9
Professional and Outside Services	16	16	0.1	17	5.3
Member Insurance	1	1	9.9-	1	1.4
Operating Fees	1	0*	8.4-	1	7.9
Miscellaneous Operating Expenses	5	5	5.3	4	14.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>175</b>	<b>189</b>	<b>7.7</b>	<b>199</b>	<b>5.6</b>
<b>NET INCOME</b>	<b>42</b>	<b>38</b>	<b>9.9-</b>	<b>51</b>	<b>32.6</b>
Transfer to Regular Reserve 1/	25	16	33.0-	14	15.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Iowa**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	198	188	5.1-	180	4.3-
<b>Cash &amp; Equivalents</b>	248	482	94.3	507	5.2
<b>TOTAL INVESTMENTS</b>	558	501	10.2-	768	53.3
U.S. Government Obligations	27	5	80.3-	2	59.7-
Federal Agency Securities	210	193	7.9-	347	79.2
Mutual Fund & Common Trusts	0*	27	7,652.3	27	2.0
MCSD and PIC at Corporate CU	9	9	1.5	9	0.1
All Other Corporate Credit Union	94	51	45.4-	73	41.9
Commercial Banks, S&Ls	162	153	5.6-	234	52.9
Credit Unions -Loans to, Deposits in	12	15	20.8	15	1.2
Other Investments	42	46	9.4	60	29.5
Loans Held for Sale	N/A	N/A		16	
<b>TOTAL LOANS OUTSTANDING</b>	2,719	2,865	5.4	2,974	3.8
Unsecured Credit Card Loans	150	162	8.1	164	0.9
All Other Unsecured Loans	139	141	1.2	128	9.4-
New Vehicle Loans	451	467	3.4	464	0.7-
Used Vehicle Loans	697	753	8.1	839	11.3
First Mortgage Real Estate Loans	621	636	2.4	643	1.2
Other Real Estate Loans	454	502	10.6	551	9.8
Leases Receivable	4	2	49.7-	0*	63.7-
All Other Loans/Lines of Credit /1	173	166	4.1-	185	11.8
Other Loans /1	31	36	18.9	N/A	
Allowance For Loan Losses	23	24	3.6	25	4.6
Other Real Estate Owned	0*	0*	13.2-	0*	163.1
Land and Building	67	74	10.5	85	14.7
Other Fixed Assets	17	19	11.5	20	8.0
NCUSIF Capitalization Deposit	29	30	5.2	34	12.2
Other Assets	38	56	47.8	46	18.0-
<b>TOTAL ASSETS</b>	3,653	4,003	9.6	4,427	10.6
<b>LIABILITIES</b>					
Total Borrowings	133	111	16.9-	101	8.9-
Accrued Dividends/Interest Payable	4	6	58.6	4	26.8-
Acct Payable and Other Liabilities	31	29	7.5-	36	24.3
Uninsured Secondary Capital	0*	0*	20.0-	0*	0.0
<b>TOTAL LIABILITIES</b>	168	146	13.4-	141	3.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,102	3,435	10.8	3,821	11.2
Share Drafts	440	468	6.4	512	9.4
Regular Shares	1,316	1,334	1.4	1,555	16.5
Money Market Shares	287	377	31.5	509	35.2
Share Certificates/CDs	790	980	24.1	956	2.4-
IRA/Keogh Accounts	210	229	8.7	238	4.1
All Other Shares and Member Deposits	48	35	28.2-	40	16.0
Non-Member Deposits	10	13	21.8	10	19.5-
Regular Reserves	134	146	9.3	154	5.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-7	-0*	95.3	4	1,293.0
Other Reserves	92	98	6.7	102	4.2
Undivided Earnings	154	168	8.5	191	14.0
Net Income	9	11	16.8	14	22.0
<b>TOTAL EQUITY</b>	383	422	10.4	464	9.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,653	4,003	9.6	4,427	10.6

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

Iowa  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2002  
(Dollar Amounts in Millions)

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	198	188	5.1-	180	4.3-
<b>INTEREST INCOME</b>					
Interest on Loans	112	123	9.5	115	6.0-
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	22	21	3.6-	20	6.1-
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>134</b>	<b>144</b>	<b>7.3</b>	<b>135</b>	<b>6.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	43	47	7.5	35	24.7-
Interest on Deposits	13	17	30.0	12	29.0-
Interest on Borrowed Money	3	3	0.3-	3	22.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>60</b>	<b>67</b>	<b>12.0</b>	<b>50</b>	<b>25.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>5</b>	<b>35.5</b>	<b>6</b>	<b>14.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>71</b>	<b>72</b>	<b>1.9</b>	<b>80</b>	<b>10.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	12	14	20.7	15	7.7
Other Operating Income	5	7	49.0	8	2.6
Gain (Loss) on Investments	-0*	0*	168.0	0*	247.3
Gain (Loss) on Disp of Fixed Assets	-0*	0*	184.4	0*	207.6
Other Non-Oper Income (Expense)	0*	0*	161.6	0*	58.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>16</b>	<b>22</b>	<b>31.1</b>	<b>23</b>	<b>7.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	33	37	10.6	40	9.3
Travel and Conference Expense	1	1	3.0-	1	4.1
Office Occupancy Expense	5	5	10.3	5	2.3
Office Operations Expense	13	14	5.5	15	5.4
Educational & Promotional Expense	3	3	0.1-	3	14.3
Loan Servicing Expense	4	4	5.8	4	4.9
Professional and Outside Services	8	8	8.7	9	2.8
Member Insurance	1	1	5.9-	1	5.5-
Operating Fees	0*	0*	17.5	0*	4.8-
Miscellaneous Operating Expenses	2	2	11.6-	2	5.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>71</b>	<b>76</b>	<b>7.6</b>	<b>81</b>	<b>6.8</b>
<b>NET INCOME</b>	<b>17</b>	<b>18</b>	<b>6.5</b>	<b>22</b>	<b>22.9</b>
Transfer to Regular Reserve 1/	5	4	10.3-	3	36.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Kansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	135	133	1.5-	128	3.8-
<b>Cash &amp; Equivalents</b>	145	315	117.4	332	5.3
<b>TOTAL INVESTMENTS</b>	436	349	19.9-	536	53.7
U.S. Government Obligations	0*	0*	47.2-	0*	100.0-
Federal Agency Securities	158	120	23.8-	170	41.3
Mutual Fund & Common Trusts	12	5	55.0-	17	215.5
MCSD and PIC at Corporate CU	21	23	7.2	26	12.1
All Other Corporate Credit Union	109	69	37.0-	123	78.7
Commercial Banks, S&Ls	122	112	8.2-	178	59.1
Credit Unions -Loans to, Deposits in	9	15	69.3	13	13.9-
Other Investments	4	4	9.6	10	133.8
Loans Held for Sale	N/A	N/A		1	
<b>TOTAL LOANS OUTSTANDING</b>	1,574	1,666	5.9	1,723	3.4
Unsecured Credit Card Loans	50	53	5.0	52	1.1-
All Other Unsecured Loans	72	72	0.2-	63	11.9-
New Vehicle Loans	288	288	0.1	259	10.1-
Used Vehicle Loans	617	652	5.7	671	3.0
First Mortgage Real Estate Loans	278	319	14.7	357	11.7
Other Real Estate Loans	126	141	11.4	156	10.4
Leases Receivable	5	16	252.3	15	7.4-
All Other Loans/Lines of Credit /1	134	119	11.3-	150	26.6
Other Loans /1	4	7	76.0	N/A	
Allowance For Loan Losses	15	17	9.3	18	8.5
Other Real Estate Owned	0*	0*	36.5-	2	2,052.1
Land and Building	42	46	9.5	49	6.5
Other Fixed Assets	12	13	8.6	13	3.5
NCUSIF Capitalization Deposit	18	18	2.5	20	10.7
Other Assets	20	21	7.5	23	10.6
<b>TOTAL ASSETS</b>	2,231	2,412	8.1	2,683	11.2
<b>LIABILITIES</b>					
Total Borrowings	30	34	15.4	43	24.2
Accrued Dividends/Interest Payable	5	6	18.2	4	30.7-
Acct Payable and Other Liabilities	16	17	8.7	20	20.9
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	51	57	13.6	67	17.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,903	2,059	8.2	2,300	11.7
Share Drafts	222	241	8.1	263	9.3
Regular Shares	715	707	1.1-	821	16.2
Money Market Shares	147	167	13.9	217	29.6
Share Certificates/CDs	566	668	18.0	690	3.2
IRA/Keogh Accounts	187	198	5.8	214	8.3
All Other Shares and Member Deposits	64	76	18.6	93	20.9
Non-Member Deposits	2	2	15.0	3	33.1
Regular Reserves	88	94	6.7	95	0.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	0*	109.4	0*	327.7
Other Reserves	45	47	5.0	48	2.3
Undivided Earnings	145	153	5.6	171	11.4
Net Income	2	1	18.8-	1	10.4-
<b>TOTAL EQUITY</b>	277	296	6.7	315	6.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,231	2,412	8.1	2,683	11.2

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Kansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	135	133	1.5-	128	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	66	71	8.1	67	5.3-
(Less) Interest Refund	0*	0*	21.6-	0*	46.3-
Income from Investments	16	15	7.0-	12	19.4-
Trading Profits and Losses	0	-0*	0.0	0	100.0
<b>TOTAL INTEREST INCOME</b>	<b>82</b>	<b>87</b>	<b>5.1</b>	<b>80</b>	<b>7.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	37	38	3.7	31	19.0-
Interest on Deposits	0*	3	1,123.8	0	100.0-
Interest on Borrowed Money	0*	0*	35.9-	0*	11.0
<b>TOTAL INTEREST EXPENSE</b>	<b>38</b>	<b>42</b>	<b>10.6</b>	<b>31</b>	<b>24.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>4</b>	<b>17.6</b>	<b>4</b>	<b>9.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>41</b>	<b>41</b>	<b>1.0-</b>	<b>44</b>	<b>8.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	7	8	11.5	9	5.1
Other Operating Income	3	3	30.5	3	0.3
Gain (Loss) on Investments	-0*	0*	165.2	0*	2,380.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	41.6	-0*	123.6-
Other Non-Oper Income (Expense)	0*	0*	30.2-	0*	2.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>10</b>	<b>12</b>	<b>15.5</b>	<b>12</b>	<b>3.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	20	22	10.0	23	2.5
Travel and Conference Expense	0*	0*	29.5	0*	11.8
Office Occupancy Expense	3	3	24.0	3	10.3-
Office Operations Expense	9	9	5.3	9	1.6
Educational & Promotional Expense	1	2	16.9	2	3.6-
Loan Servicing Expense	2	2	5.3-	2	4.3
Professional and Outside Services	3	3	7.9	4	10.8
Member Insurance	1	1	5.1-	0*	8.0-
Operating Fees	0*	0*	3.1	0*	5.3
Miscellaneous Operating Expenses	1	1	3.8	1	2.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>41</b>	<b>45</b>	<b>8.8</b>	<b>46</b>	<b>1.6</b>
<b>NET INCOME</b>	<b>10</b>	<b>7</b>	<b>24.8-</b>	<b>11</b>	<b>40.7</b>
Transfer to Regular Reserve 1/	2	2	9.9-	0*	91.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Kentucky**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	130	128	1.5-	123	3.9-
<b>Cash &amp; Equivalents</b>	227	512	125.9	512	0.2-
<b>TOTAL INVESTMENTS</b>	550	495	10.1-	720	45.5
U.S. Government Obligations	30	20	31.7-	12	41.0-
Federal Agency Securities	212	190	10.5-	275	44.8
Mutual Fund & Common Trusts	2	0*	41.4-	8	769.7
MCSD and PIC at Corporate CU	24	23	2.6-	26	10.4
All Other Corporate Credit Union	145	95	34.6-	154	61.6
Commercial Banks, S&Ls	129	147	13.9	220	50.0
Credit Unions -Loans to, Deposits in	4	6	49.6	3	37.3-
Other Investments	5	13	154.7	21	70.5
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	2,292	2,351	2.6	2,440	3.8
Unsecured Credit Card Loans	126	114	10.0-	115	0.9
All Other Unsecured Loans	234	227	3.2-	213	6.3-
New Vehicle Loans	426	430	1.0	399	7.2-
Used Vehicle Loans	588	610	3.7	625	2.4
First Mortgage Real Estate Loans	527	550	4.4	649	18.0
Other Real Estate Loans	293	319	8.9	342	7.3
Leases Receivable	14	13	8.7-	10	22.1-
All Other Loans/Lines of Credit /1	82	87	6.6	87	0.4-
Other Loans /1	2	1	34.5-	N/A	
Allowance For Loan Losses	21	22	2.9	22	1.1
Other Real Estate Owned	3	1	56.0-	0*	61.3-
Land and Building	50	58	17.4	64	10.1
Other Fixed Assets	19	22	14.6	24	8.5
NCUSIF Capitalization Deposit	26	26	2.1	29	12.2
Other Assets	26	27	5.4	33	23.7
<b>TOTAL ASSETS</b>	3,172	3,472	9.5	3,802	9.5
<b>LIABILITIES</b>					
Total Borrowings	3	3	24.5-	7	163.8
Accrued Dividends/Interest Payable	12	13	7.7	9	30.4-
Acct Payable and Other Liabilities	14	14	2.7	19	30.5
Uninsured Secondary Capital	0*	0*	2.9-	0*	4.5
<b>TOTAL LIABILITIES</b>	29	30	1.5	35	15.7
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,728	2,994	9.8	3,288	9.8
Share Drafts	351	371	5.7	425	14.6
Regular Shares	1,274	1,300	2.1	1,612	24.0
Money Market Shares	117	153	30.7	163	6.6
Share Certificates/CDs	650	824	26.8	715	13.2-
IRA/Keogh Accounts	276	294	6.3	314	6.8
All Other Shares and Member Deposits	51	42	17.5-	49	18.7
Non-Member Deposits	10	12	21.2	10	17.1-
Regular Reserves	104	111	6.3	112	0.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	1	214.9	2	63.2
Other Reserves	2	0*	65.5-	0*	29.4
Undivided Earnings	305	333	9.2	363	9.0
Net Income	5	2	67.1-	2	40.5
<b>TOTAL EQUITY</b>	415	447	7.9	480	7.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,172	3,472	9.5	3,802	9.5

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Kentucky**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	130	128	1.5-	123	3.9-
<b>INTEREST INCOME</b>					
Interest on Loans	96	102	6.6	97	5.1-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	20	21	4.8	17	22.3-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>116</b>	<b>123</b>	<b>6.3</b>	<b>113</b>	<b>8.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	54	61	12.9	44	27.2-
Interest on Deposits	0*	0*	19.9-	0*	31.6-
Interest on Borrowed Money	0*	0*	5.5-	0*	74.3
<b>TOTAL INTEREST EXPENSE</b>	<b>54</b>	<b>61</b>	<b>12.8</b>	<b>44</b>	<b>27.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>5</b>	<b>10.9-</b>	<b>6</b>	<b>21.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>56</b>	<b>57</b>	<b>1.9</b>	<b>63</b>	<b>9.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	11	13	11.5	13	5.1
Other Operating Income	5	7	42.8	6	13.4-
Gain (Loss) on Investments	-0*	-0*	179.5-	-0*	7.3
Gain (Loss) on Disp of Fixed Assets	-0*	1	1,276.6	-0*	100.1-
Other Non-Oper Income (Expense)	0*	0*	11.3-	-0*	194.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>16</b>	<b>21</b>	<b>29.1</b>	<b>20</b>	<b>7.3-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	28	32	12.4	32	1.5
Travel and Conference Expense	0*	1	19.7	0*	4.2-
Office Occupancy Expense	3	4	11.1	4	12.9
Office Operations Expense	13	14	7.8	14	6.8
Educational & Promotional Expense	1	2	15.7	2	3.6
Loan Servicing Expense	3	3	1.4-	3	12.1
Professional and Outside Services	5	5	7.5	6	7.9
Member Insurance	0*	0*	2.9	0*	16.6-
Operating Fees	0*	0*	12.1-	0*	14.7
Miscellaneous Operating Expenses	1	1	6.5-	3	107.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>57</b>	<b>62</b>	<b>9.6</b>	<b>66</b>	<b>6.4</b>
<b>NET INCOME</b>	<b>16</b>	<b>16</b>	<b>2.4</b>	<b>16</b>	<b>0.4-</b>
Transfer to Regular Reserve 1/	4	2	46.5-	2	17.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Louisiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	286	281	1.7-	278	1.1-
<b>Cash &amp; Equivalents</b>	254	530	108.6	600	13.1
<b>TOTAL INVESTMENTS</b>	1,009	900	10.9-	1,277	42.0
U.S. Government Obligations	15	12	20.9-	16	34.0
Federal Agency Securities	369	306	17.0-	497	62.4
Mutual Fund & Common Trusts	11	10	16.5-	9	2.2-
MCSD and PIC at Corporate CU	33	33	0.6-	44	33.3
All Other Corporate Credit Union	164	121	26.2-	166	37.2
Commercial Banks, S&Ls	377	371	1.7-	488	31.6
Credit Unions -Loans to, Deposits in	12	15	25.1	12	14.4-
Other Investments	27	32	17.8	44	37.2
Loans Held for Sale	N/A	N/A		2	
<b>TOTAL LOANS OUTSTANDING</b>	2,886	3,037	5.2	3,097	2.0
Unsecured Credit Card Loans	173	176	1.7	176	0.2-
All Other Unsecured Loans	423	422	0.1-	423	0.2
New Vehicle Loans	909	973	7.0	957	1.7-
Used Vehicle Loans	483	519	7.5	536	3.4
First Mortgage Real Estate Loans	513	534	4.1	567	6.2
Other Real Estate Loans	108	121	12.5	144	18.8
Leases Receivable	0*	1	346.1	0*	74.3-
All Other Loans/Lines of Credit /1	268	288	7.5	294	2.1
Other Loans /1	10	3	71.1-	N/A	
Allowance For Loan Losses	33	35	7.5	36	2.4
Other Real Estate Owned	0*	2	325.7	0*	56.9-
Land and Building	74	78	5.5	85	9.6
Other Fixed Assets	22	23	3.3	22	1.9-
NCUSIF Capitalization Deposit	35	35	1.5	40	12.8
Other Assets	39	39	0.2-	53	35.5
<b>TOTAL ASSETS</b>	4,287	4,608	7.5	5,141	11.6
<b>LIABILITIES</b>					
Total Borrowings	14	4	68.5-	2	53.7-
Accrued Dividends/Interest Payable	10	9	10.9-	7	27.3-
Acct Payable and Other Liabilities	16	16	3.0	20	22.0
Uninsured Secondary Capital	0*	0*	11.4-	0*	12.9
<b>TOTAL LIABILITIES</b>	40	30	25.0-	29	4.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,664	3,954	7.9	4,447	12.5
Share Drafts	400	422	5.5	476	12.8
Regular Shares	1,952	1,961	0.5	2,340	19.4
Money Market Shares	213	254	19.0	343	35.0
Share Certificates/CDs	772	979	26.7	925	5.5-
IRA/Keogh Accounts	277	292	5.7	313	7.1
All Other Shares and Member Deposits	45	36	19.0-	42	17.1
Non-Member Deposits	6	11	83.4	7	29.9-
Regular Reserves	193	208	7.8	208	0.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	0*	106.4	2	772.5
Other Reserves	40	46	14.9	47	1.8
Undivided Earnings	344	363	5.7	401	10.4
Net Income	10	7	31.2-	8	21.9
<b>TOTAL EQUITY</b>	582	624	7.1	666	6.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,287	4,608	7.5	5,141	11.6

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Louisiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	286	281	1.7-	278	1.1-
<b>INTEREST INCOME</b>					
Interest on Loans	127	134	5.7	130	3.0-
(Less) Interest Refund	0*	0*	50.4	0*	7.4-
Income from Investments	35	34	3.0-	29	15.1-
Trading Profits and Losses	0*	-0*	126.8-	0*	512.6
<b>TOTAL INTEREST INCOME</b>	<b>161</b>	<b>167</b>	<b>3.7</b>	<b>158</b>	<b>5.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	68	75	10.0	58	22.0-
Interest on Deposits	1	2	31.0	0*	45.2-
Interest on Borrowed Money	0*	0*	19.3-	0*	91.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>70</b>	<b>77</b>	<b>10.2</b>	<b>59</b>	<b>22.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>8</b>	<b>9</b>	<b>8.1</b>	<b>9</b>	<b>1.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>83</b>	<b>81</b>	<b>2.2-</b>	<b>90</b>	<b>10.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	16	22	40.0	25	11.7
Other Operating Income	7	6	21.8-	6	2.5
Gain (Loss) on Investments	-0*	-0*	87.3	-0*	867.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	85.9-	-0*	162.8-
Other Non-Oper Income (Expense)	0*	0*	25.3	0*	39.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>24</b>	<b>28</b>	<b>19.9</b>	<b>31</b>	<b>8.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	41	44	7.3	47	6.5
Travel and Conference Expense	1	1	19.8	2	9.7
Office Occupancy Expense	4	5	16.7	5	4.2
Office Operations Expense	20	22	7.9	23	5.4
Educational & Promotional Expense	2	2	9.5	2	9.4
Loan Servicing Expense	3	3	1.4	3	7.7
Professional and Outside Services	6	8	24.0	8	10.7
Member Insurance	3	3	0.4-	3	1.0-
Operating Fees	0*	0*	12.4-	0*	2.7
Miscellaneous Operating Expenses	2	2	16.6	2	2.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>83</b>	<b>91</b>	<b>9.0</b>	<b>96</b>	<b>6.3</b>
<b>NET INCOME</b>	<b>23</b>	<b>19</b>	<b>19.8-</b>	<b>24</b>	<b>27.9</b>
Transfer to Regular Reserve 1/	3	3	17.0-	1	44.3-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Maine**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	83	81	2.4-	78	3.7-
<b>Cash &amp; Equivalents</b>	171	314	83.7	320	1.9
<b>TOTAL INVESTMENTS</b>	432	391	9.6-	519	33.0
U.S. Government Obligations	7	5	30.0-	7	42.2
Federal Agency Securities	134	120	10.8-	151	26.3
Mutual Fund & Common Trusts	0*	1	92.4	1	4.2-
MCSD and PIC at Corporate CU	14	15	8.9	17	8.7
All Other Corporate Credit Union	76	34	55.9-	68	102.3
Commercial Banks, S&Ls	171	183	7.1	236	28.6
Credit Unions -Loans to, Deposits in	10	10	1.4-	7	30.2-
Other Investments	18	22	21.6	32	45.4
Loans Held for Sale	N/A	N/A		4	
<b>TOTAL LOANS OUTSTANDING</b>	1,983	2,145	8.2	2,305	7.4
Unsecured Credit Card Loans	112	115	2.2	95	17.6-
All Other Unsecured Loans	125	121	3.2-	108	10.8-
New Vehicle Loans	208	223	7.2	216	3.2-
Used Vehicle Loans	417	454	8.8	500	10.1
First Mortgage Real Estate Loans	626	691	10.5	767	10.9
Other Real Estate Loans	266	295	10.8	363	23.2
Leases Receivable	0*	0*	30.8-	0*	100.0-
All Other Loans/Lines of Credit /1	224	238	6.4	256	7.4
Other Loans /1	3	7	106.5	N/A	
Allowance For Loan Losses	13	14	0.9	15	9.0
Other Real Estate Owned	1	1	1.2	1	10.6-
Land and Building	53	60	13.4	62	3.2
Other Fixed Assets	12	13	3.4	11	13.5-
NCUSIF Capitalization Deposit	22	23	4.3	26	11.1
Other Assets	22	25	11.7	28	14.4
<b>TOTAL ASSETS</b>	2,683	2,958	10.2	3,261	10.3
<b>LIABILITIES</b>					
Total Borrowings	59	56	4.7-	73	31.2
Accrued Dividends/Interest Payable	0*	0*	9.6-	0*	33.8-
Acct Payable and Other Liabilities	15	15	0.4	15	2.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	74	72	3.7-	89	24.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,326	2,577	10.8	2,839	10.2
Share Drafts	298	326	9.3	364	11.7
Regular Shares	859	865	0.7	1,004	16.1
Money Market Shares	246	293	19.3	393	34.0
Share Certificates/CDs	661	788	19.2	761	3.3-
IRA/Keogh Accounts	222	245	10.6	266	8.6
All Other Shares and Member Deposits	33	48	48.0	42	12.1-
Non-Member Deposits	8	12	60.5	8	32.2-
Regular Reserves	114	121	6.4	124	2.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	160.7	1	116.0
Other Reserves	6	5	6.9-	5	12.2-
Undivided Earnings	162	180	11.2	199	10.7
Net Income	3	2	13.4-	4	62.0
<b>TOTAL EQUITY</b>	283	309	9.2	333	7.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,683	2,958	10.2	3,261	10.3

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Maine**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
(Dollar Amounts in Millions)

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	83	81	2.4-	78	3.7-
<b>INTEREST INCOME</b>					
Interest on Loans	83	90	8.4	87	3.4-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	16	17	3.8	13	24.6-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>100</b>	<b>107</b>	<b>7.6</b>	<b>100</b>	<b>6.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	41	46	12.3	34	25.7-
Interest on Deposits	0	0*	0.0	0*	60.7-
Interest on Borrowed Money	2	2	9.1	2	1.3
<b>TOTAL INTEREST EXPENSE</b>	<b>43</b>	<b>49</b>	<b>13.8</b>	<b>37</b>	<b>25.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>7.4</b>	<b>4</b>	<b>12.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>54</b>	<b>55</b>	<b>2.6</b>	<b>60</b>	<b>8.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	6	7	6.4	8	20.0
Other Operating Income	4	5	33.7	5	2.8-
Gain (Loss) on Investments	-0*	0*	196.7	-0*	304.2-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	187.8	0*	2,567.6
Other Non-Oper Income (Expense)	0*	0*	21.1	0*	1,638.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>10</b>	<b>12</b>	<b>17.5</b>	<b>14</b>	<b>14.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	25	27	8.7	29	8.1
Travel and Conference Expense	0*	0*	12.0	0*	2.4
Office Occupancy Expense	3	4	20.2	4	2.5
Office Operations Expense	11	11	3.1	12	6.8
Educational & Promotional Expense	2	2	7.8	2	9.7
Loan Servicing Expense	3	3	17.9	3	7.4
Professional and Outside Services	5	6	7.6	6	9.4
Member Insurance	1	0*	13.3-	0*	5.8-
Operating Fees	0*	0*	3.8	0*	11.5
Miscellaneous Operating Expenses	1	2	29.6	2	15.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>52</b>	<b>57</b>	<b>8.6</b>	<b>61</b>	<b>7.5</b>
<b>NET INCOME</b>	<b>12</b>	<b>10</b>	<b>11.1-</b>	<b>13</b>	<b>21.2</b>
Transfer to Regular Reserve 1/	3	2	19.7-	2	28.9-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Maryland**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	127	126	0.8-	124	1.6-
<b>Cash &amp; Equivalents</b>	414	1,023	146.8	1,131	10.6
<b>TOTAL INVESTMENTS</b>	2,576	2,350	8.8-	3,162	34.6
U.S. Government Obligations	67	21	69.2-	7	67.3-
Federal Agency Securities	2,070	1,840	11.1-	2,546	38.3
Mutual Fund & Common Trusts	133	164	23.5	144	12.1-
MCSD and PIC at Corporate CU	13	12	8.2-	12	0.1-
All Other Corporate Credit Union	58	36	37.9-	51	42.3
Commercial Banks, S&Ls	155	180	15.9	284	58.2
Credit Unions -Loans to, Deposits in	7	6	17.0-	6	9.6-
Other Investments	74	92	23.9	113	23.8
Loans Held for Sale	N/A	N/A		15	
<b>TOTAL LOANS OUTSTANDING</b>	5,215	5,714	9.6	6,132	7.3
Unsecured Credit Card Loans	465	500	7.5	481	3.9-
All Other Unsecured Loans	695	675	2.9-	605	10.3-
New Vehicle Loans	1,165	1,316	13.0	1,299	1.3-
Used Vehicle Loans	777	909	17.0	997	9.7
First Mortgage Real Estate Loans	1,243	1,370	10.2	1,709	24.7
Other Real Estate Loans	711	791	11.2	896	13.3
Leases Receivable	5	6	24.5	2	61.9-
All Other Loans/Lines of Credit /1	146	139	4.8-	143	2.8
Other Loans /1	9	8	2.8-	N/A	
Allowance For Loan Losses	67	66	0.7-	64	2.7-
Other Real Estate Owned	1	4	259.2	0*	88.3-
Land and Building	89	98	9.8	109	10.7
Other Fixed Assets	45	46	2.9	46	0.2
NCUSIF Capitalization Deposit	69	71	3.1	81	13.9
Other Assets	99	107	7.8	127	18.8
<b>TOTAL ASSETS</b>	8,443	9,347	10.7	10,738	14.9
<b>LIABILITIES</b>					
Total Borrowings	21	13	37.5-	18	38.6
Accrued Dividends/Interest Payable	22	24	9.2	16	33.9-
Acct Payable and Other Liabilities	59	59	0.1	74	25.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	102	96	5.6-	108	12.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,463	8,252	10.6	9,531	15.5
Share Drafts	1,013	1,052	3.9	1,195	13.6
Regular Shares	3,623	3,774	4.2	4,486	18.9
Money Market Shares	764	915	19.8	1,296	41.6
Share Certificates/CDs	1,196	1,596	33.4	1,531	4.1-
IRA/Keogh Accounts	729	770	5.5	812	5.5
All Other Shares and Member Deposits	129	134	4.0	195	45.5
Non-Member Deposits	9	10	14.8	17	62.8
Regular Reserves	267	281	5.4	299	6.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-30	3	109.9	12	299.8
Other Reserves	102	89	12.8-	62	30.4-
Undivided Earnings	529	616	16.4	715	16.0
Net Income	10	10	2.4-	12	20.5
<b>TOTAL EQUITY</b>	878	999	13.8	1,099	10.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	8,443	9,347	10.7	10,738	14.9

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Maryland**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	127	126	0.8-	124	1.6-
<b>INTEREST INCOME</b>					
Interest on Loans	217	240	11.1	235	2.5-
(Less) Interest Refund	0*	0*	11.2	0*	3.5
Income from Investments	87	83	4.4-	72	13.0-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>303</b>	<b>323</b>	<b>6.6</b>	<b>307</b>	<b>5.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	118	131	10.5	99	24.2-
Interest on Deposits	13	19	38.2	12	33.4-
Interest on Borrowed Money	0*	0*	1.7-	0*	14.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>132</b>	<b>150</b>	<b>13.3</b>	<b>112</b>	<b>25.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>13</b>	<b>13</b>	<b>1.9</b>	<b>14</b>	<b>7.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>158</b>	<b>160</b>	<b>1.5</b>	<b>180</b>	<b>12.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	28	33	18.6	35	8.0
Other Operating Income	11	14	24.7	15	13.0
Gain (Loss) on Investments	-0*	3	735.2	1	64.7-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	14,189.4-	0*	157.0
Other Non-Oper Income (Expense)	0*	0*	26.0	0*	327.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>38</b>	<b>50</b>	<b>30.7</b>	<b>53</b>	<b>6.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	75	83	10.9	89	7.5
Travel and Conference Expense	2	2	12.3	2	1.5-
Office Occupancy Expense	9	9	3.7	10	4.3
Office Operations Expense	35	40	13.8	43	5.8
Educational & Promotional Expense	6	5	11.5-	5	2.6-
Loan Servicing Expense	7	8	4.8	9	16.2
Professional and Outside Services	9	10	18.3	12	17.7
Member Insurance	1	1	2.2	1	6.1-
Operating Fees	0*	0*	8.7-	1	15.6
Miscellaneous Operating Expenses	3	4	8.8	3	7.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>149</b>	<b>164</b>	<b>10.2</b>	<b>176</b>	<b>7.1</b>
<b>NET INCOME</b>	<b>47</b>	<b>45</b>	<b>2.5-</b>	<b>57</b>	<b>25.8</b>
Transfer to Regular Reserve 1/	10	5	48.0-	3	48.9-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Massachusetts**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	289	281	2.8-	275	2.1-
<b>Cash &amp; Equivalents</b>	481	1,384	187.6	1,334	3.6-
<b>TOTAL INVESTMENTS</b>	3,913	3,904	0.2-	4,674	19.7
U.S. Government Obligations	239	156	35.0-	106	31.7-
Federal Agency Securities	2,425	2,533	4.5	3,175	25.4
Mutual Fund & Common Trusts	35	36	3.1	185	414.9
MCSD and PIC at Corporate CU	52	54	2.5	61	14.8
All Other Corporate Credit Union	631	525	16.8-	514	2.2-
Commercial Banks, S&Ls	384	323	16.0-	468	45.0
Credit Unions -Loans to, Deposits in	8	18	127.6	16	9.2-
Other Investments	139	261	88.1	148	43.4-
Loans Held for Sale	N/A	N/A		16	
<b>TOTAL LOANS OUTSTANDING</b>	9,265	10,145	9.5	11,330	11.7
Unsecured Credit Card Loans	566	590	4.2	567	4.0-
All Other Unsecured Loans	555	559	0.7	534	4.5-
New Vehicle Loans	976	1,115	14.2	1,067	4.3-
Used Vehicle Loans	1,210	1,388	14.7	1,550	11.7
First Mortgage Real Estate Loans	4,487	4,800	7.0	5,604	16.7
Other Real Estate Loans	1,240	1,465	18.2	1,780	21.5
Leases Receivable	0*	0*	131.7	0*	61.0
All Other Loans/Lines of Credit /1	220	216	1.7-	229	6.0
Other Loans /1	10	11	10.7	N/A	
Allowance For Loan Losses	73	74	0.8	77	3.8
Other Real Estate Owned	0*	2	173.1	5	128.1
Land and Building	141	159	12.7	188	18.1
Other Fixed Assets	47	46	0.4-	56	19.8
NCUSIF Capitalization Deposit	109	117	7.9	134	14.4
Other Assets	139	161	16.3	160	0.8-
<b>TOTAL ASSETS</b>	14,022	15,846	13.0	17,821	12.5
<b>LIABILITIES</b>					
Total Borrowings	255	311	21.8	438	41.0
Accrued Dividends/Interest Payable	7	8	18.8	4	53.9-
Acct Payable and Other Liabilities	86	81	5.8-	93	15.0
Uninsured Secondary Capital	0*	0*	3.5	0*	16.5
<b>TOTAL LIABILITIES</b>	348	400	14.9	536	33.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	12,009	13,602	13.3	15,270	12.3
Share Drafts	1,230	1,441	17.2	1,644	14.1
Regular Shares	3,943	4,159	5.5	4,907	18.0
Money Market Shares	1,606	1,933	20.4	2,428	25.6
Share Certificates/CDs	3,629	4,377	20.6	4,454	1.8
IRA/Keogh Accounts	1,408	1,498	6.4	1,597	6.6
All Other Shares and Member Deposits	185	184	0.6-	229	24.7
Non-Member Deposits	9	9	6.2-	11	22.9
Regular Reserves	415	474	14.2	493	4.0
APPR. For Non-Conf. Invest.	0*	0*	11.3	0*	10.5-
Accum. Unrealized G/L on A-F-S	-10	24	346.4	38	55.4
Other Reserves	5	3	38.6-	3	1.1
Undivided Earnings	1,228	1,316	7.2	1,450	10.2
Net Income	26	27	1.2	31	17.9
<b>TOTAL EQUITY</b>	1,664	1,845	10.8	2,015	9.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	14,022	15,846	13.0	17,821	12.5

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Massachusetts**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	289	281	2.8-	275	2.1-
<b>INTEREST INCOME</b>					
Interest on Loans	356	394	10.7	394	0.1-
(Less) Interest Refund	0*	0*	7.4	0*	29.1-
Income from Investments	122	134	9.4	107	19.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>478</b>	<b>527</b>	<b>10.4</b>	<b>501</b>	<b>5.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	197	221	12.5	170	23.1-
Interest on Deposits	27	41	53.8	32	23.6-
Interest on Borrowed Money	7	9	31.7	10	13.9
<b>TOTAL INTEREST EXPENSE</b>	<b>230</b>	<b>272</b>	<b>17.9</b>	<b>212</b>	<b>21.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>12</b>	<b>14</b>	<b>11.0</b>	<b>16</b>	<b>18.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>235</b>	<b>242</b>	<b>3.0</b>	<b>273</b>	<b>12.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	26	30	13.9	30	2.5
Other Operating Income	6	14	126.6	19	33.0
Gain (Loss) on Investments	0*	1	129.0	1	3.7-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	2,865.5-	0*	225.8
Other Non-Oper Income (Expense)	2	0*	69.2-	0*	22.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>34</b>	<b>45</b>	<b>32.0</b>	<b>51</b>	<b>12.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	97	107	10.2	119	10.8
Travel and Conference Expense	4	4	4.2-	3	3.9-
Office Occupancy Expense	13	15	16.5	17	11.0
Office Operations Expense	38	42	10.5	45	7.8
Educational & Promotional Expense	7	8	11.2	9	6.3
Loan Servicing Expense	5	7	33.9	9	25.6
Professional and Outside Services	19	23	19.0	26	13.0
Member Insurance	2	3	6.8	3	8.4
Operating Fees	1	1	5.6-	1	15.4
Miscellaneous Operating Expenses	6	5	6.3-	6	2.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>193</b>	<b>215</b>	<b>11.3</b>	<b>238</b>	<b>10.3</b>
<b>NET INCOME</b>	<b>76</b>	<b>72</b>	<b>5.1-</b>	<b>86</b>	<b>19.3</b>
Transfer to Regular Reserve 1/	18	15	13.9-	5	66.6-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Michigan**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	472	462	2.1-	450	2.6-
<b>Cash &amp; Equivalents</b>	1,406	2,927	108.1	2,983	1.9
<b>TOTAL INVESTMENTS</b>	5,373	4,974	7.4-	6,460	29.9
U.S. Government Obligations	123	89	27.6-	67	25.1-
Federal Agency Securities	1,755	1,405	19.9-	2,249	60.1
Mutual Fund & Common Trusts	80	199	148.0	147	26.2-
MCSD and PIC at Corporate CU	110	114	3.5	119	3.8
All Other Corporate Credit Union	774	482	37.7-	541	12.3
Commercial Banks, S&Ls	854	869	1.7	1,142	31.4
Credit Unions -Loans to, Deposits in	39	40	1.4	32	18.8-
Other Investments	1,636	1,775	8.5	2,163	21.8
Loans Held for Sale	N/A	N/A		22	
<b>TOTAL LOANS OUTSTANDING</b>	14,325	15,398	7.5	16,368	6.3
Unsecured Credit Card Loans	996	1,078	8.2	1,046	2.9-
All Other Unsecured Loans	1,126	1,103	2.0-	1,045	5.3-
New Vehicle Loans	2,150	2,248	4.5	2,013	10.5-
Used Vehicle Loans	2,819	2,939	4.3	3,110	5.8
First Mortgage Real Estate Loans	4,354	4,807	10.4	5,561	15.7
Other Real Estate Loans	1,703	1,970	15.7	2,284	15.9
Leases Receivable	109	106	2.7-	171	61.5
All Other Loans/Lines of Credit /1	1,042	1,079	3.6	1,139	5.5
Other Loans /1	25	68	169.2	N/A	
Allowance For Loan Losses	96	104	8.3	117	11.9
Other Real Estate Owned	8	5	42.2-	12	154.5
Land and Building	387	406	4.9	447	10.0
Other Fixed Assets	106	114	7.5	121	6.4
NCUSIF Capitalization Deposit	175	183	4.4	205	11.6
Other Assets	257	278	8.2	317	14.0
<b>TOTAL ASSETS</b>	21,942	24,181	10.2	26,817	10.9
<b>LIABILITIES</b>					
Total Borrowings	81	110	34.7	114	4.4
Accrued Dividends/Interest Payable	50	52	3.7	36	30.2-
Acct Payable and Other Liabilities	155	171	10.5	193	12.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	286	333	16.2	344	3.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	19,158	21,078	10.0	23,487	11.4
Share Drafts	2,740	2,958	8.0	3,186	7.7
Regular Shares	6,520	6,546	0.4	7,203	10.0
Money Market Shares	3,612	4,068	12.6	5,520	35.7
Share Certificates/CDs	4,084	5,286	29.4	5,133	2.9-
IRA/Keogh Accounts	1,478	1,548	4.7	1,639	5.9
All Other Shares and Member Deposits	643	595	7.4-	698	17.3
Non-Member Deposits	82	77	5.8-	107	39.2
Regular Reserves	711	786	10.5	800	1.8
APPR. For Non-Conf. Invest.	9	6	33.1-	2	64.1-
Accum. Unrealized G/L on A-F-S	-27	30	210.0	38	27.8
Other Reserves	387	356	8.2-	374	5.1
Undivided Earnings	1,383	1,553	12.3	1,729	11.3
Net Income	34	40	17.9	44	9.7
<b>TOTAL EQUITY</b>	2,497	2,770	10.9	2,986	7.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	21,942	24,181	10.2	26,817	10.9

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Michigan**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	472	462	2.1-	450	2.6-
<b>INTEREST INCOME</b>					
Interest on Loans	587	642	9.4	628	2.2-
(Less) Interest Refund	2	3	20.7	3	3.0-
Income from Investments	190	191	0.7	167	12.3-
Trading Profits and Losses	0*	-0*	130.4-	-0*	663.2-
<b>TOTAL INTEREST INCOME</b>	<b>775</b>	<b>831</b>	<b>7.2</b>	<b>793</b>	<b>4.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	224	241	7.6	180	25.3-
Interest on Deposits	111	133	20.0	115	13.8-
Interest on Borrowed Money	2	4	52.0	3	5.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>337</b>	<b>377</b>	<b>12.0</b>	<b>298</b>	<b>21.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>25</b>	<b>29</b>	<b>17.8</b>	<b>40</b>	<b>36.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>413</b>	<b>424</b>	<b>2.7</b>	<b>455</b>	<b>7.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	64	76	18.2	82	7.4
Other Operating Income	27	31	12.8	35	12.7
Gain (Loss) on Investments	-2	-0*	75.8	-3	573.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	2,169.5	0*	75.8-
Other Non-Oper Income (Expense)	0*	0*	53.2-	-2	869.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>91</b>	<b>108</b>	<b>18.8</b>	<b>112</b>	<b>4.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	189	203	7.3	221	9.0
Travel and Conference Expense	7	7	9.3	8	4.0
Office Occupancy Expense	26	29	11.6	30	3.8
Office Operations Expense	93	98	5.3	104	6.1
Educational & Promotional Expense	13	15	14.2	18	15.9
Loan Servicing Expense	22	23	6.4	26	10.5
Professional and Outside Services	28	29	6.5	29	0.5-
Member Insurance	4	4	2.5	3	21.9-
Operating Fees	3	4	9.6	3	3.1-
Miscellaneous Operating Expenses	12	11	4.2-	15	31.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>396</b>	<b>423</b>	<b>6.9</b>	<b>456</b>	<b>7.8</b>
<b>NET INCOME</b>	<b>108</b>	<b>109</b>	<b>0.9</b>	<b>112</b>	<b>2.6</b>
Transfer to Regular Reserve 1/	33	12	61.8-	6	52.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Minnesota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	193	186	3.6-	180	3.2-
<b>Cash &amp; Equivalents</b>	336	831	147.0	856	3.1
<b>TOTAL INVESTMENTS</b>	1,492	1,555	4.3	2,274	46.2
U.S. Government Obligations	106	41	60.9-	48	15.7
Federal Agency Securities	704	687	2.4-	1,263	83.9
Mutual Fund & Common Trusts	46	162	252.1	55	65.7-
MCSD and PIC at Corporate CU	28	28	1.5-	29	3.8
All Other Corporate Credit Union	295	221	25.0-	249	12.5
Commercial Banks, S&Ls	203	244	20.5	448	83.7
Credit Unions -Loans to, Deposits in	18	32	74.9	20	36.3-
Other Investments	92	140	53.1	160	14.4
Loans Held for Sale	N/A	N/A		20	
<b>TOTAL LOANS OUTSTANDING</b>	6,170	6,513	5.6	7,004	7.5
Unsecured Credit Card Loans	361	385	6.5	369	4.1-
All Other Unsecured Loans	307	303	1.3-	295	2.8-
New Vehicle Loans	1,010	1,021	1.1	1,020	0.1-
Used Vehicle Loans	1,427	1,499	5.0	1,667	11.3
First Mortgage Real Estate Loans	1,129	1,161	2.8	1,240	6.8
Other Real Estate Loans	1,310	1,472	12.4	1,749	18.8
Leases Receivable	51	32	37.0-	25	23.6-
All Other Loans/Lines of Credit /1	464	531	14.3	639	20.4
Other Loans /1	110	109	0.5-	N/A	
Allowance For Loan Losses	36	37	3.6	40	6.1
Other Real Estate Owned	0*	0*	62.8-	0*	136.2
Land and Building	100	133	32.9	149	12.5
Other Fixed Assets	37	42	13.9	48	13.4
NCUSIF Capitalization Deposit	66	70	6.6	81	15.9
Other Assets	95	106	11.8	120	13.5
<b>TOTAL ASSETS</b>	8,260	9,213	11.5	10,514	14.1
<b>LIABILITIES</b>					
Total Borrowings	124	14	88.6-	17	18.3
Accrued Dividends/Interest Payable	13	15	18.7	10	37.3-
Acct Payable and Other Liabilities	51	61	19.0	60	1.8-
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	188	91	51.8-	87	4.6-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,176	8,119	13.1	9,296	14.5
Share Drafts	1,049	1,141	8.8	1,263	10.7
Regular Shares	2,270	2,272	0.1	2,728	20.1
Money Market Shares	1,127	1,384	22.7	1,817	31.3
Share Certificates/CDs	1,996	2,528	26.7	2,582	2.1
IRA/Keogh Accounts	590	657	11.4	722	9.9
All Other Shares and Member Deposits	121	117	3.3-	154	31.8
Non-Member Deposits	23	20	14.2-	29	46.0
Regular Reserves	281	297	5.8	308	3.7
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	-17	4	126.7	18	302.8
Other Reserves	51	61	18.8	57	5.3-
Undivided Earnings	551	603	9.4	699	16.0
Net Income	29	38	31.3	49	29.2
<b>TOTAL EQUITY</b>	896	1,003	12.0	1,132	12.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	8,260	9,213	11.5	10,514	14.1

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Minnesota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
(Dollar Amounts in Millions)

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	193	186	3.6-	180	3.2-
<b>INTEREST INCOME</b>					
Interest on Loans	244	271	11.0	261	3.8-
(Less) Interest Refund	0*	0*	36.4-	0*	7.1
Income from Investments	53	56	4.4	53	5.1-
Trading Profits and Losses	0	0*	0.0	-0*	417.0-
<b>TOTAL INTEREST INCOME</b>	<b>297</b>	<b>326</b>	<b>9.8</b>	<b>313</b>	<b>4.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	117	139	19.2	107	23.2-
Interest on Deposits	18	21	12.6	14	33.4-
Interest on Borrowed Money	2	0*	51.3-	0*	59.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>137</b>	<b>160</b>	<b>17.5</b>	<b>121</b>	<b>24.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>7</b>	<b>8</b>	<b>10.2</b>	<b>11</b>	<b>32.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>153</b>	<b>158</b>	<b>3.0</b>	<b>182</b>	<b>15.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	20	24	23.5	28	14.5
Other Operating Income	14	17	21.9	20	14.6
Gain (Loss) on Investments	-0*	0*	136.5	0*	324.3
Gain (Loss) on Disp of Fixed Assets	-0*	0*	437.7	-0*	147.2-
Other Non-Oper Income (Expense)	0*	0*	9.0-	0*	7.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>34</b>	<b>42</b>	<b>25.9</b>	<b>49</b>	<b>15.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	69	75	8.6	84	11.6
Travel and Conference Expense	3	3	10.2	3	7.0
Office Occupancy Expense	8	10	23.2	11	11.2
Office Operations Expense	31	32	4.1	35	9.2
Educational & Promotional Expense	6	6	8.6	6	5.6
Loan Servicing Expense	8	8	1.8	10	17.4
Professional and Outside Services	10	10	2.1	12	11.2
Member Insurance	2	2	2.3-	2	7.6-
Operating Fees	0*	0*	7.8-	1	14.6
Miscellaneous Operating Expenses	3	4	21.2	5	45.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>141</b>	<b>152</b>	<b>7.6</b>	<b>169</b>	<b>11.6</b>
<b>NET INCOME</b>	<b>46</b>	<b>49</b>	<b>5.5</b>	<b>61</b>	<b>25.7</b>
Transfer to Regular Reserve 1/	17	5	67.8-	4	23.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Mississippi**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	131	128	2.3-	122	4.7-
<b>Cash &amp; Equivalents</b>	85	202	138.7	257	27.1
<b>TOTAL INVESTMENTS</b>	397	368	7.2-	441	20.0
U.S. Government Obligations	6	2	63.0-	1	40.2-
Federal Agency Securities	70	59	15.5-	48	18.9-
Mutual Fund & Common Trusts	0*	0*	76.9-	0*	89.0-
MCSD and PIC at Corporate CU	7	9	27.6	9	5.6-
All Other Corporate Credit Union	207	174	16.1-	216	24.7
Commercial Banks, S&Ls	92	114	23.1	150	31.9
Credit Unions -Loans to, Deposits in	5	4	18.6-	2	46.4-
Other Investments	9	6	31.7-	15	153.5
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	1,203	1,256	4.4	1,313	4.5
Unsecured Credit Card Loans	48	46	2.4-	46	0.0-
All Other Unsecured Loans	129	132	2.3	128	2.6-
New Vehicle Loans	321	321	0.1	300	6.7-
Used Vehicle Loans	342	351	2.8	369	4.9
First Mortgage Real Estate Loans	192	220	14.2	280	27.7
Other Real Estate Loans	54	63	18.5	67	6.1
Leases Receivable	0*	0*	88.0-	0*	289.3
All Other Loans/Lines of Credit /1	117	118	0.3	122	3.7
Other Loans /1	0*	5	478.0	N/A	
Allowance For Loan Losses	11	11	4.0	12	5.8
Other Real Estate Owned	0*	0*	25.5-	0*	5.8-
Land and Building	36	38	3.1	40	7.7
Other Fixed Assets	9	10	1.4	10	1.8
NCUSIF Capitalization Deposit	14	15	3.2	16	11.9
Other Assets	25	23	8.0-	39	74.7
<b>TOTAL ASSETS</b>	1,759	1,900	8.0	2,106	10.9
<b>LIABILITIES</b>					
Total Borrowings	12	7	42.6-	6	8.7-
Accrued Dividends/Interest Payable	6	6	6.7-	4	27.6-
Acct Payable and Other Liabilities	16	15	6.6-	16	12.4
Uninsured Secondary Capital	0	0*	0.0	0*	264.8
<b>TOTAL LIABILITIES</b>	34	27	19.3-	27	0.6-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,488	1,621	8.9	1,812	11.8
Share Drafts	145	156	7.1	180	15.4
Regular Shares	747	749	0.3	893	19.1
Money Market Shares	104	116	12.3	189	62.6
Share Certificates/CDs	335	419	25.1	348	17.1-
IRA/Keogh Accounts	132	145	9.6	159	9.6
All Other Shares and Member Deposits	18	23	31.0	32	38.7
Non-Member Deposits	7	12	72.3	12	1.0
Regular Reserves	58	59	1.8	62	4.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	121.1	0*	259.2
Other Reserves	2	3	9.7	3	1.7-
Undivided Earnings	176	190	8.1	202	6.3
Net Income	1	0*	40.9-	0*	24.2
<b>TOTAL EQUITY</b>	237	252	6.6	268	6.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,759	1,900	8.0	2,106	10.9

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Mississippi**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	131	128	2.3-	122	4.7-
<b>INTEREST INCOME</b>					
Interest on Loans	51	54	7.4	53	3.1-
(Less) Interest Refund	0*	0*	2,020.4	0*	88.8-
Income from Investments	13	13	0.6-	9	32.4-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>64</b>	<b>67</b>	<b>5.7</b>	<b>62</b>	<b>8.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	29	30	3.4	23	22.8-
Interest on Deposits	1	3	164.6	1	64.1-
Interest on Borrowed Money	0*	0*	25.1-	0*	10.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>30</b>	<b>33</b>	<b>9.6</b>	<b>24</b>	<b>26.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>7.8</b>	<b>3</b>	<b>5.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>30</b>	<b>31</b>	<b>1.6</b>	<b>34</b>	<b>10.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	7	8	13.5	10	14.9
Other Operating Income	2	2	9.1	3	5.7
Gain (Loss) on Investments	0*	0*	653.6	-0*	482.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	103.1	-0*	153.1-
Other Non-Oper Income (Expense)	-0*	-0*	11.8-	-0*	68.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>10</b>	<b>11</b>	<b>13.3</b>	<b>12</b>	<b>9.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	15	16	9.1	17	5.7
Travel and Conference Expense	0*	0*	3.5-	0*	2.3-
Office Occupancy Expense	2	2	16.1	2	13.2
Office Operations Expense	8	8	5.3	9	3.0
Educational & Promotional Expense	0*	0*	16.8-	0*	12.0
Loan Servicing Expense	0*	0*	1.7-	0*	2.7-
Professional and Outside Services	2	3	13.6	3	0.1
Member Insurance	1	1	2.6-	1	0.7-
Operating Fees	0*	0*	3.1	0*	8.5
Miscellaneous Operating Expenses	0*	0*	4.5	2	80.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>32</b>	<b>34</b>	<b>6.8</b>	<b>36</b>	<b>6.5</b>
<b>NET INCOME</b>	<b>8</b>	<b>8</b>	<b>4.9-</b>	<b>10</b>	<b>26.2</b>
Transfer to Regular Reserve 1/	3	0*	81.8-	0*	13.0

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Missouri**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	191	187	2.1-	181	3.2-
<b>Cash &amp; Equivalents</b>	391	790	101.8	763	3.4-
<b>TOTAL INVESTMENTS</b>	1,301	1,238	4.9-	1,462	18.1
U.S. Government Obligations	123	70	43.3-	70	0.1
Federal Agency Securities	609	614	0.8	699	13.8
Mutual Fund & Common Trusts	28	69	148.3	56	19.2-
MCSD and PIC at Corporate CU	35	38	8.4	38	0.2
All Other Corporate Credit Union	353	234	33.6-	291	24.3
Commercial Banks, S&Ls	129	184	42.7	271	47.5
Credit Unions -Loans to, Deposits in	6	6	0.3	9	35.8
Other Investments	19	23	21.2	28	23.2
Loans Held for Sale	N/A	N/A		5	
<b>TOTAL LOANS OUTSTANDING</b>	3,953	4,311	9.0	4,614	7.0
Unsecured Credit Card Loans	320	340	6.0	314	7.4-
All Other Unsecured Loans	245	245	0.1	227	7.3-
New Vehicle Loans	831	930	11.9	903	2.8-
Used Vehicle Loans	991	1,068	7.8	1,214	13.7
First Mortgage Real Estate Loans	875	969	10.7	1,149	18.6
Other Real Estate Loans	488	541	10.8	576	6.5
Leases Receivable	1	1	10.2-	0*	47.9-
All Other Loans/Lines of Credit /1	187	202	8.1	229	13.2
Other Loans /1	14	16	10.3	N/A	
Allowance For Loan Losses	36	36	0.3-	41	12.2
Other Real Estate Owned	0*	0*	54.4	2	235.3
Land and Building	95	114	19.2	132	16.6
Other Fixed Assets	26	27	3.0	32	18.9
NCUSIF Capitalization Deposit	47	49	5.3	55	12.1
Other Assets	61	71	16.4	80	12.1
<b>TOTAL ASSETS</b>	5,840	6,565	12.4	7,105	8.2
<b>LIABILITIES</b>					
Total Borrowings	57	88	54.4	58	35.0-
Accrued Dividends/Interest Payable	16	20	32.0	15	27.7-
Acct Payable and Other Liabilities	31	39	25.6	53	36.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	104	148	42.5	125	15.2-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,092	5,714	12.2	6,221	8.9
Share Drafts	651	696	7.0	754	8.3
Regular Shares	2,079	2,102	1.1	2,445	16.3
Money Market Shares	625	806	28.8	978	21.4
Share Certificates/CDs	1,121	1,450	29.4	1,345	7.2-
IRA/Keogh Accounts	562	612	8.8	646	5.5
All Other Shares and Member Deposits	50	45	8.6-	51	12.3
Non-Member Deposits	3	3	15.6-	3	0.9
Regular Reserves	160	174	8.6	192	10.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-9	3	131.0	7	126.4
Other Reserves	197	203	3.2	211	4.1
Undivided Earnings	290	317	9.4	343	8.3
Net Income	7	6	11.4-	5	16.9-
<b>TOTAL EQUITY</b>	644	703	9.1	758	7.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	5,840	6,565	12.4	7,105	8.2

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Missouri**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	191	187	2.1-	181	3.2-
<b>INTEREST INCOME</b>					
Interest on Loans	161	182	13.0	176	3.1-
(Less) Interest Refund	0*	0*	77.9	0*	4.8
Income from Investments	50	50	0.3-	36	27.4-
Trading Profits and Losses	0	0	0.0	-0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>211</b>	<b>231</b>	<b>9.9</b>	<b>212</b>	<b>8.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	83	103	23.6	70	32.5-
Interest on Deposits	13	9	32.3-	10	4.8
Interest on Borrowed Money	4	6	45.4	2	61.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>101</b>	<b>119</b>	<b>17.1</b>	<b>82</b>	<b>31.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>8</b>	<b>11</b>	<b>30.3</b>	<b>15</b>	<b>42.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>101</b>	<b>102</b>	<b>1.0</b>	<b>115</b>	<b>12.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	23	27	14.8	30	13.2
Other Operating Income	8	9	10.1	9	9.8
Gain (Loss) on Investments	-0*	0*	146.8	0*	41.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	74.7-	0*	26.0-
Other Non-Oper Income (Expense)	-0*	0*	377.4	0*	4.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>31</b>	<b>36</b>	<b>16.1</b>	<b>40</b>	<b>12.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	48	54	11.1	59	10.1
Travel and Conference Expense	1	1	4.2	2	8.8
Office Occupancy Expense	6	6	14.9	7	10.3
Office Operations Expense	24	28	17.6	29	2.4
Educational & Promotional Expense	4	5	14.0	5	1.5
Loan Servicing Expense	7	7	1.6-	8	12.4
Professional and Outside Services	9	9	6.2	10	9.8
Member Insurance	1	1	0.6	1	11.7-
Operating Fees	0*	0*	10.7-	0*	1.4-
Miscellaneous Operating Expenses	4	3	39.9-	5	80.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>105</b>	<b>115</b>	<b>9.2</b>	<b>126</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>27</b>	<b>23</b>	<b>13.9-</b>	<b>30</b>	<b>30.3</b>
Transfer to Regular Reserve 1/	12	8	32.4-	9	17.2

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Montana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	78	75	3.8-	73	2.7-
<b>Cash &amp; Equivalents</b>	133	246	84.8	288	16.9
<b>TOTAL INVESTMENTS</b>	215	172	20.0-	285	65.7
U.S. Government Obligations	7	4	46.1-	2	52.6-
Federal Agency Securities	69	41	39.7-	86	107.2
Mutual Fund & Common Trusts	4	4	5.2-	3	29.3-
MCSD and PIC at Corporate CU	8	8	1.4	9	13.4
All Other Corporate Credit Union	39	21	45.5-	41	89.5
Commercial Banks, S&Ls	76	79	4.3	129	63.5
Credit Unions -Loans to, Deposits in	5	4	9.5-	7	57.2
Other Investments	9	11	28.2	10	9.0-
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	1,166	1,257	7.7	1,319	5.0
Unsecured Credit Card Loans	44	46	5.0	45	2.4-
All Other Unsecured Loans	58	56	3.9-	50	10.2-
New Vehicle Loans	184	195	5.9	201	2.9
Used Vehicle Loans	304	332	9.4	346	4.1
First Mortgage Real Estate Loans	312	342	9.5	379	10.9
Other Real Estate Loans	134	142	5.6	138	2.7-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit /1	127	138	8.8	161	16.2
Other Loans /1	3	6	86.3	N/A	
Allowance For Loan Losses	12	13	2.2	14	10.2
Other Real Estate Owned	0*	1	44.4	2	45.8
Land and Building	36	42	15.8	43	3.0
Other Fixed Assets	6	7	18.4	7	3.1-
NCUSIF Capitalization Deposit	13	13	4.5	15	14.7
Other Assets	16	16	2.5	18	9.3
<b>TOTAL ASSETS</b>	1,574	1,742	10.7	1,963	12.7
<b>LIABILITIES</b>					
Total Borrowings	26	23	10.5-	11	51.1-
Accrued Dividends/Interest Payable	2	2	20.0	1	37.7-
Acct Payable and Other Liabilities	6	8	34.7	8	6.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	33	33	0.9-	21	36.6-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,366	1,517	11.1	1,733	14.2
Share Drafts	143	156	8.5	171	9.6
Regular Shares	658	697	5.9	843	20.9
Money Market Shares	109	115	5.3	174	51.8
Share Certificates/CDs	299	385	28.6	353	8.2-
IRA/Keogh Accounts	107	114	6.7	125	9.9
All Other Shares and Member Deposits	45	46	1.4	63	37.2
Non-Member Deposits	4	6	28.8	4	23.4-
Regular Reserves	61	66	9.6	70	5.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	166.1	0*	43.7-
Other Reserves	27	30	10.7	27	8.5-
Undivided Earnings	87	94	8.6	110	16.8
Net Income	1	1	9.9-	2	50.5
<b>TOTAL EQUITY</b>	174	192	9.8	209	9.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,574	1,742	10.7	1,963	12.7

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Montana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	78	75	3.8-	73	2.7-
<b>INTEREST INCOME</b>					
Interest on Loans	48	53	10.6	52	1.9-
(Less) Interest Refund	0*	0*	0.0	0*	100.0-
Income from Investments	10	10	1.5-	7	25.9-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>58</b>	<b>63</b>	<b>8.5</b>	<b>59</b>	<b>5.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	28	30	7.5	24	18.6-
Interest on Deposits	0*	0*	123.8	0*	22.0-
Interest on Borrowed Money	0*	0*	26.2	0*	57.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>28</b>	<b>31</b>	<b>8.7</b>	<b>25</b>	<b>19.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>2</b>	<b>1.0</b>	<b>3</b>	<b>35.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>27</b>	<b>30</b>	<b>9.0</b>	<b>31</b>	<b>6.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	5	14.8	5	8.4
Other Operating Income	1	2	9.1	2	4.1
Gain (Loss) on Investments	0*	0*	17.8-	0*	93.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	64.2-	0*	235.3
Other Non-Oper Income (Expense)	0*	0*	40.5	0*	6.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>6</b>	<b>6</b>	<b>12.7</b>	<b>7</b>	<b>7.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	12	14	9.9	15	9.9
Travel and Conference Expense	0*	0*	2.1-	0*	8.8
Office Occupancy Expense	2	2	11.0	2	12.4
Office Operations Expense	5	5	6.4	6	6.5
Educational & Promotional Expense	0*	1	23.4	1	2.1
Loan Servicing Expense	1	1	2.6-	1	2.5
Professional and Outside Services	2	2	2.7	3	4.4
Member Insurance	0*	0*	3.1	0*	15.6-
Operating Fees	0*	0*	21.2-	0*	3.7
Miscellaneous Operating Expenses	0*	0*	0.2-	0*	9.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>26</b>	<b>28</b>	<b>7.6</b>	<b>30</b>	<b>7.6</b>
<b>NET INCOME</b>	<b>7</b>	<b>8</b>	<b>16.9</b>	<b>8</b>	<b>1.8</b>
Transfer to Regular Reserve 1/	2	3	41.5	5	74.8

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Nebraska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	87	85	2.3-	81	4.7-
<b>Cash &amp; Equivalents</b>	64	208	222.7	185	11.2-
<b>TOTAL INVESTMENTS</b>	385	328	14.8-	448	36.6
U.S. Government Obligations	4	3	21.8-	2	34.2-
Federal Agency Securities	209	150	28.3-	190	26.2
Mutual Fund & Common Trusts	4	4	7.4-	7	63.3
MCSD and PIC at Corporate CU	8	8	2.9	8	5.1
All Other Corporate Credit Union	39	33	16.7-	38	16.7
Commercial Banks, S&Ls	107	106	0.7-	172	62.4
Credit Unions -Loans to, Deposits in	6	12	85.1	9	22.9-
Other Investments	7	12	76.6	22	78.8
Loans Held for Sale	N/A	N/A		3	
<b>TOTAL LOANS OUTSTANDING</b>	1,322	1,362	3.0	1,431	5.0
Unsecured Credit Card Loans	42	41	1.6-	39	4.2-
All Other Unsecured Loans	86	77	10.6-	74	3.9-
New Vehicle Loans	212	208	1.9-	207	0.3-
Used Vehicle Loans	347	357	2.7	380	6.7
First Mortgage Real Estate Loans	305	328	7.7	364	10.9
Other Real Estate Loans	218	236	8.0	254	7.8
Leases Receivable	18	17	5.5-	18	4.9
All Other Loans/Lines of Credit /1	90	95	4.4	93	1.3-
Other Loans /1	4	4	10.4	N/A	
Allowance For Loan Losses	11	11	1.1	11	0.5
Other Real Estate Owned	0*	0*	139.1	0*	27.0-
Land and Building	31	33	6.5	40	24.1
Other Fixed Assets	8	8	2.8-	9	10.8
NCUSIF Capitalization Deposit	15	15	2.4	17	11.7
Other Assets	18	21	12.9	14	32.6-
<b>TOTAL ASSETS</b>	1,833	1,964	7.2	2,136	8.8
<b>LIABILITIES</b>					
Total Borrowings	75	18	76.6-	14	17.8-
Accrued Dividends/Interest Payable	4	5	10.7	3	37.3-
Acct Payable and Other Liabilities	13	16	19.9	17	3.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	93	38	58.7-	34	11.2-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,530	1,701	11.1	1,859	9.3
Share Drafts	168	175	4.1	188	7.8
Regular Shares	638	675	5.8	790	17.0
Money Market Shares	141	157	11.5	199	27.1
Share Certificates/CDs	368	471	27.8	439	6.8-
IRA/Keogh Accounts	189	194	2.3	204	5.5
All Other Shares and Member Deposits	20	22	9.5	31	43.4
Non-Member Deposits	7	8	20.8	7	10.2-
Regular Reserves	85	93	9.3	99	6.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	3	2,140.2	2	28.4-
Other Reserves	23	23	3.1	23	2.2-
Undivided Earnings	100	104	4.5	117	12.0
Net Income	2	2	21.6-	2	39.9
<b>TOTAL EQUITY</b>	210	225	7.3	243	7.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,833	1,964	7.2	2,136	8.8

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Nebraska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
(Dollar Amounts in Millions)

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	87	85	2.3-	81	4.7-
<b>INTEREST INCOME</b>					
Interest on Loans	55	59	6.8	56	5.1-
(Less) Interest Refund	0*	0*	11.1	0*	82.8
Income from Investments	13	12	6.5-	11	14.0-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>68</b>	<b>71</b>	<b>4.2</b>	<b>66</b>	<b>7.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	31	35	12.3	25	28.2-
Interest on Deposits	0*	0	100.0-	0	0.0
Interest on Borrowed Money	2	1	41.1-	0*	71.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>33</b>	<b>36</b>	<b>8.3</b>	<b>25</b>	<b>29.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>2</b>	<b>20.0-</b>	<b>3</b>	<b>6.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>31</b>	<b>32</b>	<b>2.2</b>	<b>37</b>	<b>17.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	7	7	2.3	8	14.0
Other Operating Income	2	3	39.1	3	10.0-
Gain (Loss) on Investments	-0*	0*	969.1	0*	72.4-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	102.0-	0*	1,493.3
Other Non-Oper Income (Expense)	0*	0*	3.8-	0*	30.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>9</b>	<b>10</b>	<b>11.6</b>	<b>11</b>	<b>5.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	17	18	8.9	20	10.0
Travel and Conference Expense	0*	0*	6.9-	0*	11.3
Office Occupancy Expense	2	2	14.8	2	8.5
Office Operations Expense	7	7	4.8	8	6.7
Educational & Promotional Expense	1	1	20.0	2	18.5
Loan Servicing Expense	1	1	0.5-	1	13.3
Professional and Outside Services	3	3	3.9-	3	3.4
Member Insurance	0*	0*	11.3-	0*	18.3
Operating Fees	0*	0*	8.5-	0*	8.0
Miscellaneous Operating Expenses	1	1	1.2	1	8.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>33</b>	<b>35</b>	<b>6.3</b>	<b>38</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>7</b>	<b>7</b>	<b>4.7-</b>	<b>10</b>	<b>41.0</b>
Transfer to Regular Reserve 1/	2	2	21.6	2	5.5

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Nevada**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	24	21	12.5-	21	0.0
<b>Cash &amp; Equivalents</b>	84	180	114.2	197	9.3
<b>TOTAL INVESTMENTS</b>	447	397	11.3-	461	16.0
U.S. Government Obligations	47	26	45.0-	11	55.7-
Federal Agency Securities	113	67	40.8-	93	39.0
Mutual Fund & Common Trusts	73	58	20.4-	131	124.4
MCSD and PIC at Corporate CU	10	9	5.2-	10	10.1
All Other Corporate Credit Union	76	117	54.3	89	24.1-
Commercial Banks, S&Ls	103	92	10.6-	95	3.3
Credit Unions -Loans to, Deposits in	0*	0*	76.2	0*	27.1-
Other Investments	25	26	6.5	30	12.9
Loans Held for Sale	N/A	N/A		2	
<b>TOTAL LOANS OUTSTANDING</b>	1,229	1,420	15.6	1,572	10.7
Unsecured Credit Card Loans	65	59	10.0-	54	8.1-
All Other Unsecured Loans	55	51	6.3-	50	1.3-
New Vehicle Loans	284	335	17.9	346	3.3
Used Vehicle Loans	328	364	11.0	454	24.7
First Mortgage Real Estate Loans	306	402	31.2	449	11.9
Other Real Estate Loans	149	171	14.6	177	3.5
Leases Receivable	0*	0*	0.0	2	0.0
All Other Loans/Lines of Credit /1	40	37	7.7-	39	5.9
Other Loans /1	2	2	7.1-	N/A	
Allowance For Loan Losses	13	13	4.4-	14	9.2
Other Real Estate Owned	0*	0*	43.1-	0*	265.6
Land and Building	29	31	6.2	36	16.3
Other Fixed Assets	12	13	14.0	16	16.4
NCUSIF Capitalization Deposit	15	16	6.2	18	14.6
Other Assets	19	27	41.9	24	12.3-
<b>TOTAL ASSETS</b>	1,823	2,072	13.7	2,313	11.6
<b>LIABILITIES</b>					
Total Borrowings	1	15	1,295.6	18	19.6
Accrued Dividends/Interest Payable	0*	0*	12.2-	0*	46.6-
Acct Payable and Other Liabilities	7	11	46.6	9	15.2-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	9	27	188.7	28	3.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,631	1,844	13.1	2,062	11.8
Share Drafts	245	270	10.3	294	8.9
Regular Shares	479	472	1.5-	573	21.3
Money Market Shares	356	409	14.8	480	17.3
Share Certificates/CDs	389	518	33.1	523	0.9
IRA/Keogh Accounts	149	162	8.8	171	5.8
All Other Shares and Member Deposits	7	8	15.8	12	58.8
Non-Member Deposits	6	6	4.6-	10	68.6
Regular Reserves	48	59	22.7	63	6.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-0*	80.7	-0*	61.1
Other Reserves	12	12	4.5	11	9.0-
Undivided Earnings	125	131	4.1	149	14.1
Net Income	0*	0*	50.4-	0*	39.5-
<b>TOTAL EQUITY</b>	182	201	10.4	223	10.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,823	2,072	13.7	2,313	11.6

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Nevada**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	24	21	12.5-	21	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	50	58	15.5	61	5.1
(Less) Interest Refund	0*	0*	829.6	0*	20.7-
Income from Investments	15	14	2.8-	9	33.9-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>65</b>	<b>72</b>	<b>11.4</b>	<b>70</b>	<b>2.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	26	32	20.1	20	35.7-
Interest on Deposits	2	2	6.5	4	96.9
Interest on Borrowed Money	0*	0*	362.8	0*	22.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>28</b>	<b>34</b>	<b>20.7</b>	<b>24</b>	<b>28.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>4</b>	<b>11.7-</b>	<b>5</b>	<b>26.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>32</b>	<b>34</b>	<b>6.5</b>	<b>41</b>	<b>19.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	9	10	9.4	11	18.5
Other Operating Income	2	3	81.6	3	5.1-
Gain (Loss) on Investments	0*	-0*	114.7-	-0*	9.3
Gain (Loss) on Disp of Fixed Assets	0*	0*	42.3	-0*	183.7-
Other Non-Oper Income (Expense)	-0*	0*	154.1	-0*	271.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>11</b>	<b>13</b>	<b>24.8</b>	<b>14</b>	<b>9.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	17	19	11.0	21	13.7
Travel and Conference Expense	0*	0*	5.1	0*	20.9
Office Occupancy Expense	3	3	6.8	4	17.4
Office Operations Expense	9	10	8.8	11	11.1
Educational & Promotional Expense	1	2	18.6	2	41.5
Loan Servicing Expense	2	2	10.3	2	2.0
Professional and Outside Services	2	2	9.4	2	6.9
Member Insurance	0*	0*	5.3-	0*	7.0
Operating Fees	0*	0*	5.0-	0*	2.4
Miscellaneous Operating Expenses	0*	0*	13.3	0*	12.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>35</b>	<b>39</b>	<b>10.1</b>	<b>44</b>	<b>13.6</b>
<b>NET INCOME</b>	<b>7</b>	<b>8</b>	<b>16.0</b>	<b>11</b>	<b>32.6</b>
Transfer to Regular Reserve 1/	4	5	42.1	4	27.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**New Hampshire**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	32	32	0.0	31	3.1-
<b>Cash &amp; Equivalents</b>	128	229	79.0	213	6.9-
<b>TOTAL INVESTMENTS</b>	503	569	13.3	759	33.4
U.S. Government Obligations	5	77	1,584.4	147	90.0
Federal Agency Securities	379	364	4.0-	457	25.6
Mutual Fund & Common Trusts	2	26	1,105.7	8	68.1-
MCSD and PIC at Corporate CU	10	9	3.9-	10	4.2
All Other Corporate Credit Union	52	25	52.4-	37	51.2
Commercial Banks, S&Ls	48	50	4.0	72	42.7
Credit Unions -Loans to, Deposits in	1	4	156.1	2	54.5-
Other Investments	6	15	154.8	27	82.6
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	1,518	1,599	5.4	1,708	6.8
Unsecured Credit Card Loans	103	105	1.3	103	1.8-
All Other Unsecured Loans	129	129	0.3-	116	9.7-
New Vehicle Loans	280	285	1.6	258	9.5-
Used Vehicle Loans	272	295	8.3	369	25.2
First Mortgage Real Estate Loans	479	498	4.0	515	3.3
Other Real Estate Loans	159	183	14.6	213	16.5
Leases Receivable	9	18	89.8	28	57.1
All Other Loans/Lines of Credit /1	83	87	4.8	107	24.0
Other Loans /1	3	1	52.9-	N/A	
Allowance For Loan Losses	16	16	0.2	16	0.5
Other Real Estate Owned	0*	0*	6.0-	0*	46.6-
Land and Building	29	28	1.8-	32	13.2
Other Fixed Assets	11	12	10.6	13	9.6
NCUSIF Capitalization Deposit	17	18	8.0	20	11.5
Other Assets	23	25	7.7	28	13.7
<b>TOTAL ASSETS</b>	2,211	2,464	11.4	2,758	11.9
<b>LIABILITIES</b>					
Total Borrowings	57	41	27.8-	73	75.7
Accrued Dividends/Interest Payable	0*	0*	19.6	0*	17.1
Acct Payable and Other Liabilities	35	32	9.1-	37	17.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	93	74	20.5-	111	50.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,852	2,092	12.9	2,320	10.9
Share Drafts	236	263	11.4	300	14.2
Regular Shares	596	632	6.1	747	18.1
Money Market Shares	206	259	25.5	354	36.8
Share Certificates/CDs	620	725	17.0	696	4.0-
IRA/Keogh Accounts	181	198	9.3	206	4.3
All Other Shares and Member Deposits	13	14	9.1	17	19.4
Non-Member Deposits	0*	0*	0.0	0*	59.8-
Regular Reserves	62	67	7.5	71	6.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	3	177.0	5	70.6
Other Reserves	12	12	0.2-	12	0.0
Undivided Earnings	192	213	11.2	234	9.7
Net Income	4	4	11.8-	5	29.5
<b>TOTAL EQUITY</b>	266	299	12.2	327	9.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,211	2,464	11.4	2,758	11.9

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**New Hampshire**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	32	32	0.0	31	3.1-
<b>INTEREST INCOME</b>					
Interest on Loans	59	65	9.0	63	3.2-
(Less) Interest Refund	0*	0*	16.5	0*	0.8
Income from Investments	17	20	12.6	17	11.7-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>77</b>	<b>84</b>	<b>9.8</b>	<b>80</b>	<b>5.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	28	32	17.2	24	26.3-
Interest on Deposits	6	7	17.1	6	20.5-
Interest on Borrowed Money	2	1	21.9-	1	1.3
<b>TOTAL INTEREST EXPENSE</b>	<b>35</b>	<b>41</b>	<b>15.3</b>	<b>31</b>	<b>24.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>3</b>	<b>26.9</b>	<b>4</b>	<b>46.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>39</b>	<b>41</b>	<b>3.8</b>	<b>45</b>	<b>10.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	6	19.7	7	7.9
Other Operating Income	3	4	32.1	5	33.4
Gain (Loss) on Investments	-0*	0*	119.5	-0*	1,339.9-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	109.2	-0*	2,715.0-
Other Non-Oper Income (Expense)	-0*	-0*	79.2-	0*	364.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>8</b>	<b>10</b>	<b>25.2</b>	<b>12</b>	<b>18.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	19	21	7.4	23	12.0
Travel and Conference Expense	0*	0*	6.1	0*	7.5-
Office Occupancy Expense	2	3	17.8	3	1.3-
Office Operations Expense	7	8	9.9	9	14.0
Educational & Promotional Expense	2	2	17.0	2	14.5
Loan Servicing Expense	1	1	24.1	2	30.3
Professional and Outside Services	2	3	7.1	3	20.4
Member Insurance	0*	0*	800.0-	0*	23.6-
Operating Fees	0*	0*	14.8	0*	0.1-
Miscellaneous Operating Expenses	0*	0*	3.5	1	41.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>35</b>	<b>38</b>	<b>8.5</b>	<b>43</b>	<b>13.2</b>
<b>NET INCOME</b>	<b>12</b>	<b>13</b>	<b>4.4</b>	<b>14</b>	<b>8.1</b>
Transfer to Regular Reserve 1/	3	4	22.2	5	22.8

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**New Jersey**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	288	276	4.2-	266	3.6-
<b>Cash &amp; Equivalents</b>	507	1,027	102.6	1,149	11.8
<b>TOTAL INVESTMENTS</b>	2,098	1,926	8.2-	2,628	36.4
U.S. Government Obligations	136	127	7.0-	126	0.4-
Federal Agency Securities	1,228	1,089	11.3-	1,532	40.7
Mutual Fund & Common Trusts	23	39	72.4	37	6.4-
MCSD and PIC at Corporate CU	30	31	3.8	35	12.0
All Other Corporate Credit Union	204	181	11.2-	290	60.2
Commercial Banks, S&Ls	445	408	8.3-	494	21.2
Credit Unions -Loans to, Deposits in	11	9	10.1-	9	3.6-
Other Investments	22	41	92.1	104	151.8
Loans Held for Sale	N/A	N/A		3	
<b>TOTAL LOANS OUTSTANDING</b>	3,618	3,857	6.6	4,192	8.7
Unsecured Credit Card Loans	244	264	8.3	260	1.5-
All Other Unsecured Loans	421	406	3.5-	377	7.0-
New Vehicle Loans	538	573	6.4	498	13.1-
Used Vehicle Loans	338	366	8.1	367	0.4
First Mortgage Real Estate Loans	988	1,062	7.5	1,348	26.9
Other Real Estate Loans	857	951	11.0	1,094	15.0
Leases Receivable	53	58	9.7	58	0.2
All Other Loans/Lines of Credit /1	130	135	3.7	188	39.9
Other Loans /1	49	42	13.9-	N/A	
Allowance For Loan Losses	41	40	1.1-	40	0.7-
Other Real Estate Owned	0*	0*	24.6	2	181.7
Land and Building	46	51	10.2	56	9.8
Other Fixed Assets	27	25	4.6-	33	29.0
NCUSIF Capitalization Deposit	51	52	0.9	59	14.8
Other Assets	74	73	1.5-	86	17.3
<b>TOTAL ASSETS</b>	6,381	6,971	9.2	8,167	17.2
<b>LIABILITIES</b>					
Total Borrowings	20	18	10.7-	31	74.3
Accrued Dividends/Interest Payable	21	20	4.6-	17	17.9-
Acct Payable and Other Liabilities	50	60	21.3	72	19.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	91	98	8.3	120	21.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,576	6,091	9.2	7,198	18.2
Share Drafts	728	792	8.7	855	8.0
Regular Shares	2,952	3,041	3.0	3,644	19.8
Money Market Shares	430	559	29.8	913	63.3
Share Certificates/CDs	897	1,124	25.4	1,150	2.3
IRA/Keogh Accounts	505	522	3.4	586	12.3
All Other Shares and Member Deposits	57	50	13.3-	48	3.4-
Non-Member Deposits	6	4	39.5-	3	16.1-
Regular Reserves	209	219	5.0	219	0.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-11	2	120.7	8	264.7
Other Reserves	54	56	3.9	57	1.7
Undivided Earnings	459	502	9.2	562	11.9
Net Income	3	3	16.7-	2	12.4-
<b>TOTAL EQUITY</b>	714	782	9.5	849	8.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,381	6,971	9.2	8,167	17.2

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**New Jersey**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	288	276	4.2-	266	3.6-
<b>INTEREST INCOME</b>					
Interest on Loans	147	160	8.6	157	1.7-
(Less) Interest Refund	0*	0*	0.0	0*	2.1
Income from Investments	73	71	2.9-	65	8.2-
Trading Profits and Losses	0*	0	100.0-	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>220</b>	<b>231</b>	<b>4.8</b>	<b>222</b>	<b>3.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	94	104	10.3	86	17.0-
Interest on Deposits	0*	1	40.2	0*	26.3-
Interest on Borrowed Money	0*	0*	15.6	0*	66.4
<b>TOTAL INTEREST EXPENSE</b>	<b>96</b>	<b>106</b>	<b>10.6</b>	<b>88</b>	<b>16.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>8</b>	<b>7</b>	<b>11.4-</b>	<b>7</b>	<b>4.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>117</b>	<b>118</b>	<b>1.1</b>	<b>127</b>	<b>7.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	15	17	16.4	18	5.1
Other Operating Income	8	7	4.2-	9	16.8
Gain (Loss) on Investments	-0*	0*	321.9	-0*	1,278.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	95.5-	0*	317.3
Other Non-Oper Income (Expense)	0*	0*	70.5-	0*	17.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>24</b>	<b>25</b>	<b>5.7</b>	<b>26</b>	<b>5.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	51	55	7.0	58	6.7
Travel and Conference Expense	2	2	1.0	2	4.8-
Office Occupancy Expense	6	7	13.4	7	6.3
Office Operations Expense	22	23	4.5	25	4.9
Educational & Promotional Expense	4	4	5.9	4	1.6-
Loan Servicing Expense	4	4	2.3	5	14.3
Professional and Outside Services	12	12	5.7	13	9.1
Member Insurance	2	2	4.7	2	13.1-
Operating Fees	0*	0*	10.9-	0*	6.8
Miscellaneous Operating Expenses	4	3	23.1-	5	51.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>108</b>	<b>113</b>	<b>5.1</b>	<b>121</b>	<b>7.3</b>
<b>NET INCOME</b>	<b>32</b>	<b>30</b>	<b>8.8-</b>	<b>32</b>	<b>6.9</b>
Transfer to Regular Reserve 1/	6	2	58.2-	1	57.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**New Mexico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	56	56	0.0	55	1.8-
<b>Cash &amp; Equivalents</b>	136	347	155.1	441	27.1
<b>TOTAL INVESTMENTS</b>	402	387	3.5-	496	28.0
U.S. Government Obligations	8	2	78.1-	0*	77.6-
Federal Agency Securities	192	191	0.9-	267	40.0
Mutual Fund & Common Trusts	42	13	68.2-	14	5.0
MCSD and PIC at Corporate CU	10	10	5.2	15	48.0
All Other Corporate Credit Union	83	99	18.9	94	4.8-
Commercial Banks, S&Ls	48	47	2.5-	81	74.9
Credit Unions -Loans to, Deposits in	5	10	114.9	6	41.9-
Other Investments	15	16	12.1	18	11.9
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	2,193	2,322	5.9	2,443	5.2
Unsecured Credit Card Loans	129	138	6.6	138	0.2-
All Other Unsecured Loans	135	145	6.8	132	8.8-
New Vehicle Loans	499	536	7.6	569	6.1
Used Vehicle Loans	386	433	12.1	491	13.3
First Mortgage Real Estate Loans	655	677	3.5	723	6.7
Other Real Estate Loans	266	275	3.4	275	0.0-
Leases Receivable	0*	0*	0.0	0*	100.0-
All Other Loans/Lines of Credit /1	117	112	4.6-	115	3.0
Other Loans /1	5	5	16.7	N/A	
Allowance For Loan Losses	18	20	9.0	20	2.4
Other Real Estate Owned	1	1	8.1	1	11.1
Land and Building	76	79	3.7	86	9.2
Other Fixed Assets	19	20	4.9	20	0.5
NCUSIF Capitalization Deposit	23	24	3.5	27	15.0
Other Assets	42	40	5.8-	44	10.5
<b>TOTAL ASSETS</b>	2,873	3,201	11.4	3,540	10.6
<b>LIABILITIES</b>					
Total Borrowings	83	72	12.6-	64	11.1-
Accrued Dividends/Interest Payable	5	6	18.8	4	30.4-
Acct Payable and Other Liabilities	26	23	11.8-	29	28.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	113	100	11.1-	97	3.2-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,472	2,779	12.4	3,089	11.2
Share Drafts	387	417	7.5	468	12.5
Regular Shares	855	880	3.0	1,107	25.8
Money Market Shares	290	340	17.2	417	22.5
Share Certificates/CDs	696	878	26.2	773	12.0-
IRA/Keogh Accounts	224	239	6.8	241	0.9
All Other Shares and Member Deposits	14	12	13.1-	75	520.0
Non-Member Deposits	6	12	106.3	7	40.7-
Regular Reserves	87	91	4.2	93	3.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	0*	102.3	0*	921.9
Other Reserves	0*	0*	118.4	0*	64.0-
Undivided Earnings	203	229	12.8	258	12.6
Net Income	0*	1	313.8	2	20.4
<b>TOTAL EQUITY</b>	289	322	11.5	353	9.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,873	3,201	11.4	3,540	10.6

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**New Mexico**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	56	56	0.0	55	1.8-
<b>INTEREST INCOME</b>					
Interest on Loans	90	97	8.0	93	3.9-
(Less) Interest Refund	0*	0*	0.0	0*	100.0-
Income from Investments	14	15	8.6	12	22.1-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>104</b>	<b>112</b>	<b>8.1</b>	<b>105</b>	<b>6.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	41	48	16.2	35	26.8-
Interest on Deposits	3	4	30.4	3	34.0-
Interest on Borrowed Money	3	2	14.9-	2	8.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>48</b>	<b>55</b>	<b>15.4</b>	<b>40</b>	<b>26.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>5</b>	<b>6.3</b>	<b>6</b>	<b>4.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>51</b>	<b>52</b>	<b>1.5</b>	<b>59</b>	<b>14.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	11	13	16.3	13	3.0
Other Operating Income	5	6	21.8	8	24.4
Gain (Loss) on Investments	-3	0*	109.4	0*	92.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	98.7-	1	109,272.7
Other Non-Oper Income (Expense)	-0*	0*	208.1	0*	179.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>13</b>	<b>20</b>	<b>53.6</b>	<b>23</b>	<b>15.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	26	28	5.6	31	11.6
Travel and Conference Expense	0*	0*	18.0	0*	8.8
Office Occupancy Expense	4	4	13.8	4	3.7
Office Operations Expense	12	12	1.4	14	15.4
Educational & Promotional Expense	1	1	0.8	2	17.4
Loan Servicing Expense	3	3	12.7	3	5.1-
Professional and Outside Services	5	6	17.0	6	12.2
Member Insurance	0*	0*	12.6	0*	13.5-
Operating Fees	0*	0*	5.8-	0*	15.1
Miscellaneous Operating Expenses	1	1	4.6-	1	9.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>54</b>	<b>57</b>	<b>6.3</b>	<b>63</b>	<b>10.8</b>
<b>NET INCOME</b>	<b>10</b>	<b>14</b>	<b>41.0</b>	<b>18</b>	<b>27.8</b>
Transfer to Regular Reserve 1/	5	3	53.2-	1	58.3-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**New York**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	652	634	2.8-	614	3.2-
<b>Cash &amp; Equivalents</b>	1,438	2,577	79.2	2,883	11.9
<b>TOTAL INVESTMENTS</b>	7,074	6,983	1.3-	8,648	23.8
U.S. Government Obligations	169	113	33.2-	140	24.7
Federal Agency Securities	4,594	4,456	3.0-	5,519	23.9
Mutual Fund & Common Trusts	144	309	114.2	306	1.0-
MCSD and PIC at Corporate CU	80	79	1.2-	105	33.7
All Other Corporate Credit Union	852	690	19.0-	750	8.6
Commercial Banks, S&Ls	748	720	3.7-	969	34.5
Credit Unions -Loans to, Deposits in	56	79	40.1	60	24.4-
Other Investments	430	538	25.1	799	48.6
Loans Held for Sale	N/A	N/A		46	
<b>TOTAL LOANS OUTSTANDING</b>	13,430	14,744	9.8	16,357	10.9
Unsecured Credit Card Loans	817	868	6.3	873	0.6
All Other Unsecured Loans	1,417	1,472	3.9	1,471	0.0-
New Vehicle Loans	1,584	1,828	15.4	1,850	1.2
Used Vehicle Loans	1,561	1,762	12.9	1,968	11.7
First Mortgage Real Estate Loans	4,375	4,854	11.0	5,925	22.1
Other Real Estate Loans	2,049	2,324	13.4	2,631	13.2
Leases Receivable	50	54	6.2	88	64.2
All Other Loans/Lines of Credit /1	1,456	1,500	3.0	1,550	3.3
Other Loans /1	121	83	31.1-	N/A	
Allowance For Loan Losses	162	164	1.3	168	2.6
Other Real Estate Owned	4	4	5.8-	3	29.4-
Land and Building	217	242	11.7	263	8.5
Other Fixed Assets	99	102	3.2	123	20.3
NCUSIF Capitalization Deposit	172	182	5.8	205	12.7
Other Assets	228	241	5.7	277	14.8
<b>TOTAL ASSETS</b>	22,500	24,912	10.7	28,636	14.9
<b>LIABILITIES</b>					
Total Borrowings	313	398	27.1	517	30.1
Accrued Dividends/Interest Payable	41	31	24.2-	22	29.6-
Acct Payable and Other Liabilities	165	214	29.8	204	5.0-
Uninsured Secondary Capital	2	2	31.2	2	3.8
<b>TOTAL LIABILITIES</b>	521	645	23.9	745	15.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	19,259	21,236	10.3	24,558	15.6
Share Drafts	2,434	2,405	1.2-	2,708	12.6
Regular Shares	7,952	8,522	7.2	10,267	20.5
Money Market Shares	2,417	2,875	19.0	4,163	44.8
Share Certificates/CDs	4,410	5,305	20.3	5,106	3.8-
IRA/Keogh Accounts	1,746	1,824	4.5	1,936	6.2
All Other Shares and Member Deposits	262	262	0.3-	331	26.4
Non-Member Deposits	38	45	17.4	47	6.1
Regular Reserves	895	967	8.0	1,034	6.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-41	17	140.5	45	168.0
Other Reserves	110	235	113.6	256	9.3
Undivided Earnings	1,739	1,795	3.2	1,957	9.0
Net Income	18	17	5.5-	41	143.5
<b>TOTAL EQUITY</b>	2,720	3,030	11.4	3,333	10.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	22,500	24,912	10.7	28,636	14.9

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**New York**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	652	634	2.8-	614	3.2-
<b>INTEREST INCOME</b>					
Interest on Loans	551	609	10.7	611	0.2
(Less) Interest Refund	0*	0*	79.8	0*	64.3-
Income from Investments	234	233	0.3-	204	12.5-
Trading Profits and Losses	0*	0*	69.4-	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>785</b>	<b>843</b>	<b>7.4</b>	<b>815</b>	<b>3.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	339	373	9.8	291	21.9-
Interest on Deposits	10	15	51.6	13	17.1-
Interest on Borrowed Money	10	11	9.8	10	9.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>359</b>	<b>399</b>	<b>11.0</b>	<b>314</b>	<b>21.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>26</b>	<b>30</b>	<b>13.2</b>	<b>36</b>	<b>19.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>399</b>	<b>414</b>	<b>3.7</b>	<b>466</b>	<b>12.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	45	54	20.2	58	7.9
Other Operating Income	25	32	25.7	36	12.5
Gain (Loss) on Investments	-0*	0*	364.4	1	128.2
Gain (Loss) on Disp of Fixed Assets	-0*	-1	347.8-	-0*	88.1
Other Non-Oper Income (Expense)	0*	3	2,360.1	4	21.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>70</b>	<b>88</b>	<b>26.0</b>	<b>99</b>	<b>11.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	167	185	10.6	201	8.9
Travel and Conference Expense	5	6	11.9	6	1.9-
Office Occupancy Expense	23	25	9.2	26	5.8
Office Operations Expense	76	82	8.1	89	8.2
Educational & Promotional Expense	11	13	19.7	14	6.3
Loan Servicing Expense	19	20	6.9	24	20.1
Professional and Outside Services	24	28	14.7	29	3.0
Member Insurance	5	5	0.3	5	7.5-
Operating Fees	2	2	8.9-	2	6.8
Miscellaneous Operating Expenses	10	9	4.7-	9	1.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>342</b>	<b>375</b>	<b>9.6</b>	<b>404</b>	<b>8.0</b>
<b>NET INCOME</b>	<b>128</b>	<b>128</b>	<b>0.2</b>	<b>160</b>	<b>25.1</b>
Transfer to Regular Reserve 1/	31	26	15.2-	21	17.0-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**North Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	174	165	5.2-	161	2.4-
<b>Cash &amp; Equivalents</b>	785	1,387	76.8	1,352	2.6-
<b>TOTAL INVESTMENTS</b>	1,393	1,771	27.1	3,017	70.4
U.S. Government Obligations	432	73	83.1-	45	38.1-
Federal Agency Securities	512	589	14.9	1,626	176.2
Mutual Fund & Common Trusts	8	8	1.2-	34	328.3
MCSD and PIC at Corporate CU	34	34	2.1	44	28.4
All Other Corporate Credit Union	158	840	430.8	968	15.3
Commercial Banks, S&Ls	154	108	29.8-	175	61.8
Credit Unions -Loans to, Deposits in	19	22	12.6	25	15.7
Other Investments	76	98	28.9	100	2.2
Loans Held for Sale	N/A	N/A		9	
<b>TOTAL LOANS OUTSTANDING</b>	9,940	10,691	7.6	11,714	9.6
Unsecured Credit Card Loans	286	328	14.7	343	4.5
All Other Unsecured Loans	778	784	0.7	771	1.7-
New Vehicle Loans	1,338	1,459	9.1	1,384	5.2-
Used Vehicle Loans	1,464	1,648	12.6	1,786	8.4
First Mortgage Real Estate Loans	4,535	4,854	7.0	5,931	22.2
Other Real Estate Loans	1,189	1,254	5.4	1,266	1.0
Leases Receivable	0*	0*	16.5-	2	244.1
All Other Loans/Lines of Credit /1	217	224	3.3	232	3.5
Other Loans /1	131	140	6.1	N/A	
Allowance For Loan Losses	76	79	5.0	98	23.7
Other Real Estate Owned	3	6	99.7	4	35.0-
Land and Building	174	195	12.2	252	29.2
Other Fixed Assets	53	67	25.6	80	18.6
NCUSIF Capitalization Deposit	101	107	5.5	126	18.2
Other Assets	82	92	12.3	125	35.0
<b>TOTAL ASSETS</b>	12,455	14,238	14.3	16,580	16.4
<b>LIABILITIES</b>					
Total Borrowings	19	8	61.1-	37	384.0
Accrued Dividends/Interest Payable	27	30	8.3	23	24.1-
Acct Payable and Other Liabilities	119	201	68.8	140	30.1-
Uninsured Secondary Capital	0*	0*	92.0	0*	61.1
<b>TOTAL LIABILITIES</b>	166	239	43.6	200	16.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	11,082	12,664	14.3	14,867	17.4
Share Drafts	1,460	1,589	8.9	1,808	13.8
Regular Shares	2,631	2,605	1.0-	3,148	20.8
Money Market Shares	2,678	3,294	23.0	4,436	34.6
Share Certificates/CDs	2,796	3,553	27.1	3,708	4.4
IRA/Keogh Accounts	1,371	1,469	7.2	1,603	9.1
All Other Shares and Member Deposits	129	129	0.0	147	13.4
Non-Member Deposits	17	23	37.1	18	25.1-
Regular Reserves	575	615	6.8	664	8.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-20	2	109.9	19	877.4
Other Reserves	210	173	17.8-	266	54.0
Undivided Earnings	436	543	24.6	558	2.8
Net Income	5	3	48.3-	5	80.4
<b>TOTAL EQUITY</b>	1,207	1,335	10.6	1,512	13.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	12,455	14,238	14.3	16,580	16.4

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**North Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	174	165	5.2-	161	2.4-
<b>INTEREST INCOME</b>					
Interest on Loans	368	405	10.1	406	0.3
(Less) Interest Refund	0*	0*	23.2	0*	24.6-
Income from Investments	53	62	15.1	59	4.3-
Trading Profits and Losses	0*	0	100.0-	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>421</b>	<b>466</b>	<b>10.7</b>	<b>465</b>	<b>0.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	236	271	15.0	208	23.2-
Interest on Deposits	4	6	52.4	4	33.4-
Interest on Borrowed Money	1	0*	20.5-	0*	49.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>241</b>	<b>278</b>	<b>15.4</b>	<b>213</b>	<b>23.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>15</b>	<b>17</b>	<b>14.2</b>	<b>35</b>	<b>107.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>166</b>	<b>172</b>	<b>3.5</b>	<b>217</b>	<b>26.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	46	54	17.6	67	23.6
Other Operating Income	10	16	57.8	15	6.7-
Gain (Loss) on Investments	-1	0*	158.9	0*	20.9-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	125.0-	0*	873.5
Other Non-Oper Income (Expense)	0*	0*	110.5	2	224.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>55</b>	<b>71</b>	<b>28.7</b>	<b>85</b>	<b>19.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	85	95	12.1	110	15.6
Travel and Conference Expense	2	2	3.2	3	19.1
Office Occupancy Expense	12	14	13.5	16	15.4
Office Operations Expense	36	40	11.3	45	14.4
Educational & Promotional Expense	3	4	45.4	4	1.3
Loan Servicing Expense	4	5	8.4	6	24.0
Professional and Outside Services	12	13	14.0	15	10.5
Member Insurance	2	2	9.9	2	0.0
Operating Fees	1	1	9.3-	1	3.7
Miscellaneous Operating Expenses	12	14	9.1	18	33.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>169</b>	<b>190</b>	<b>12.1</b>	<b>220</b>	<b>16.0</b>
<b>NET INCOME</b>	<b>52</b>	<b>53</b>	<b>2.2</b>	<b>82</b>	<b>54.9</b>
Transfer to Regular Reserve 1/	9	28	192.7	19	31.6-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**North Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	64	64	0.0	64	0.0
<b>Cash &amp; Equivalents</b>	21	90	339.4	80	11.8-
<b>TOTAL INVESTMENTS</b>	180	166	7.8-	244	47.0
U.S. Government Obligations	0*	0*	71.8-	0*	236.4
Federal Agency Securities	34	18	46.8-	37	102.7
Mutual Fund & Common Trusts	0*	0*	28.2	0*	72.6-
MCSD and PIC at Corporate CU	5	5	4.5-	5	7.2
All Other Corporate Credit Union	103	93	10.6-	102	9.8
Commercial Banks, S&Ls	27	41	54.1	88	115.5
Credit Unions -Loans to, Deposits in	4	3	17.6-	3	2.8-
Other Investments	7	6	6.9-	9	49.5
Loans Held for Sale	N/A	N/A		2	
<b>TOTAL LOANS OUTSTANDING</b>	784	832	6.1	881	6.0
Unsecured Credit Card Loans	21	22	3.0	21	3.4-
All Other Unsecured Loans	36	38	5.4	20	46.8-
New Vehicle Loans	96	99	3.4	90	8.6-
Used Vehicle Loans	203	212	4.4	246	16.3
First Mortgage Real Estate Loans	138	146	5.9	156	6.6
Other Real Estate Loans	36	41	13.6	52	26.8
Leases Receivable	13	16	28.1	17	2.8
All Other Loans/Lines of Credit /1	236	251	6.3	279	11.2
Other Loans /1	6	7	25.4	N/A	
Allowance For Loan Losses	12	14	13.1	16	18.2
Other Real Estate Owned	0*	0*	68.0-	0*	65.8
Land and Building	14	15	6.0	18	15.1
Other Fixed Assets	3	4	8.4	4	4.0-
NCUSIF Capitalization Deposit	8	8	3.8	10	13.6
Other Assets	17	16	1.7-	15	10.7-
<b>TOTAL ASSETS</b>	1,016	1,118	10.1	1,237	10.6
<b>LIABILITIES</b>					
Total Borrowings	11	4	65.1-	5	39.9
Accrued Dividends/Interest Payable	4	5	32.2	3	29.2-
Acct Payable and Other Liabilities	6	6	0.5-	5	5.5-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	20	14	29.8-	14	1.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	885	984	11.2	1,093	11.0
Share Drafts	122	134	10.0	150	11.5
Regular Shares	176	169	4.2-	209	23.8
Money Market Shares	161	173	7.5	162	6.6-
Share Certificates/CDs	346	411	18.7	413	0.5
IRA/Keogh Accounts	45	54	19.5	57	6.3
All Other Shares and Member Deposits	31	39	27.7	99	152.2
Non-Member Deposits	5	5	4.3	5	7.6-
Regular Reserves	59	64	7.2	65	2.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	107.6	0*	306.2
Other Reserves	16	17	5.2	18	8.1
Undivided Earnings	32	36	14.2	43	18.4
Net Income	3	3	18.5-	3	7.4
<b>TOTAL EQUITY</b>	110	119	8.6	129	8.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,016	1,118	10.1	1,237	10.6

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**North Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	64	64	0.0	64	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	31	35	10.2	32	6.2-
(Less) Interest Refund	0*	0*	12.0	0*	27.3
Income from Investments	6	6	3.0-	4	26.5-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>38</b>	<b>41</b>	<b>8.0</b>	<b>37</b>	<b>9.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	9	9	7.4	6	30.2-
Interest on Deposits	9	12	24.2	8	30.3-
Interest on Borrowed Money	0*	0*	59.1-	0*	51.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>18</b>	<b>21</b>	<b>15.9</b>	<b>15</b>	<b>30.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1</b>	<b>1</b>	<b>11.9</b>	<b>3</b>	<b>189.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>19</b>	<b>19</b>	<b>0.0</b>	<b>19</b>	<b>1.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	3	14.6	3	4.1
Other Operating Income	1	2	30.4	1	13.0-
Gain (Loss) on Investments	-0*	-0*	88.8	-0*	15.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	9.4-	0*	2,210.5
Other Non-Oper Income (Expense)	0*	0*	55.1	0*	14.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>4</b>	<b>20.7</b>	<b>4</b>	<b>1.8-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	8	9	9.3	10	8.5
Travel and Conference Expense	0*	0*	24.3	0*	4.5-
Office Occupancy Expense	1	1	14.1	1	1.7-
Office Operations Expense	3	3	10.0	3	2.3
Educational & Promotional Expense	0*	0*	6.1	0*	12.0
Loan Servicing Expense	0*	0*	2.3	0*	8.7
Professional and Outside Services	1	1	14.8	1	8.9
Member Insurance	0*	0*	2.7	0*	0.2
Operating Fees	0*	0*	7.6	0*	1.9
Miscellaneous Operating Expenses	0*	0*	6.4-	0*	1.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>16</b>	<b>18</b>	<b>9.1</b>	<b>19</b>	<b>5.9</b>
<b>NET INCOME</b>	<b>6</b>	<b>5</b>	<b>11.9-</b>	<b>4</b>	<b>15.1-</b>
Transfer to Regular Reserve 1/	0*	0*	5.8	0*	61.6-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Ohio**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	518	497	4.1-	476	4.2-
<b>Cash &amp; Equivalents</b>	556	1,280	130.3	1,322	3.3
<b>TOTAL INVESTMENTS</b>	2,843	2,597	8.6-	3,251	25.2
U.S. Government Obligations	100	74	25.5-	85	15.3
Federal Agency Securities	967	841	13.0-	1,093	29.9
Mutual Fund & Common Trusts	45	55	23.0	60	7.9
MCSD and PIC at Corporate CU	76	69	8.6-	71	1.6
All Other Corporate Credit Union	541	372	31.2-	460	23.5
Commercial Banks, S&Ls	937	958	2.3	1,224	27.7
Credit Unions -Loans to, Deposits in	22	26	19.0	26	2.4-
Other Investments	155	200	29.3	233	16.5
Loans Held for Sale	N/A	N/A		4	
<b>TOTAL LOANS OUTSTANDING</b>	7,029	7,403	5.3	7,738	4.5
Unsecured Credit Card Loans	526	554	5.3	541	2.4-
All Other Unsecured Loans	455	450	1.2-	402	10.6-
New Vehicle Loans	1,431	1,507	5.3	1,435	4.8-
Used Vehicle Loans	1,516	1,561	3.0	1,664	6.6
First Mortgage Real Estate Loans	1,652	1,788	8.2	2,013	12.6
Other Real Estate Loans	1,011	1,064	5.3	1,152	8.3
Leases Receivable	83	81	2.8-	137	68.7
All Other Loans/Lines of Credit /1	348	391	12.3	394	0.6
Other Loans /1	7	7	4.6-	N/A	
Allowance For Loan Losses	54	57	7.0	64	11.6
Other Real Estate Owned	2	1	19.9-	2	56.5
Land and Building	160	177	10.3	186	5.1
Other Fixed Assets	50	54	8.2	54	0.3-
NCUSIF Capitalization Deposit	87	91	4.1	99	8.8
Other Assets	90	98	8.1	106	8.2
<b>TOTAL ASSETS</b>	10,763	11,643	8.2	12,697	9.1
<b>LIABILITIES</b>					
Total Borrowings	67	38	43.4-	61	60.3
Accrued Dividends/Interest Payable	14	16	18.3	12	29.1-
Acct Payable and Other Liabilities	59	66	12.9	66	0.4-
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	140	121	13.6-	139	14.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	9,330	10,126	8.5	11,086	9.5
Share Drafts	1,128	1,210	7.3	1,388	14.7
Regular Shares	4,031	3,965	1.6-	4,382	10.5
Money Market Shares	1,010	1,174	16.2	1,545	31.7
Share Certificates/CDs	2,158	2,650	22.8	2,560	3.4-
IRA/Keogh Accounts	852	903	6.0	960	6.3
All Other Shares and Member Deposits	129	183	41.6	214	16.9
Non-Member Deposits	22	40	84.8	38	6.1-
Regular Reserves	382	396	3.6	400	1.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-9	5	158.7	10	100.8
Other Reserves	28	27	4.0-	27	1.3
Undivided Earnings	871	945	8.5	1,013	7.2
Net Income	22	23	6.0	22	5.8-
<b>TOTAL EQUITY</b>	1,294	1,396	7.9	1,473	5.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	10,763	11,643	8.2	12,697	9.1

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Ohio**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	518	497	4.1-	476	4.2-
<b>INTEREST INCOME</b>					
Interest on Loans	289	313	8.2	298	4.6-
(Less) Interest Refund	0*	0*	29.6	0*	57.4-
Income from Investments	93	94	1.1	75	20.3-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>382</b>	<b>406</b>	<b>6.4</b>	<b>373</b>	<b>8.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	172	183	6.2	131	28.3-
Interest on Deposits	0*	10	52,662.2	14	49.6
Interest on Borrowed Money	1	1	12.0-	1	8.5
<b>TOTAL INTEREST EXPENSE</b>	<b>174</b>	<b>194</b>	<b>11.5</b>	<b>147</b>	<b>24.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>14</b>	<b>14</b>	<b>2.8</b>	<b>23</b>	<b>61.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>194</b>	<b>198</b>	<b>2.1</b>	<b>203</b>	<b>2.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	32	39	22.0	44	11.8
Other Operating Income	11	14	25.9	15	6.8
Gain (Loss) on Investments	0*	0*	1,665.1	0*	12.1-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	110.0-	0*	455.3
Other Non-Oper Income (Expense)	-0*	0*	1,364.5	0*	30.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>44</b>	<b>54</b>	<b>24.7</b>	<b>60</b>	<b>10.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	92	100	8.5	105	4.7
Travel and Conference Expense	3	3	9.3	3	11.4-
Office Occupancy Expense	12	13	8.0	13	3.2
Office Operations Expense	40	43	7.9	46	6.4
Educational & Promotional Expense	6	7	14.5	7	3.0
Loan Servicing Expense	11	12	5.8	14	14.0
Professional and Outside Services	15	16	10.0	17	3.6
Member Insurance	3	3	2.0-	3	17.0-
Operating Fees	2	2	20.9	2	21.7-
Miscellaneous Operating Expenses	7	8	4.2	8	7.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>191</b>	<b>207</b>	<b>8.2</b>	<b>217</b>	<b>4.6</b>
<b>NET INCOME</b>	<b>46</b>	<b>45</b>	<b>2.0-</b>	<b>46</b>	<b>1.8</b>
Transfer to Regular Reserve 1/	8	4	43.4-	4	15.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Oklahoma**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	96	94	2.1-	94	0.0
<b>Cash &amp; Equivalents</b>	245	504	105.2	506	0.4
<b>TOTAL INVESTMENTS</b>	1,098	1,164	6.0	1,534	31.8
U.S. Government Obligations	50	9	81.0-	15	62.2
Federal Agency Securities	514	588	14.4	859	46.2
Mutual Fund & Common Trusts	3	3	2.3-	4	17.8
MCSD and PIC at Corporate CU	18	18	0.6-	25	38.3
All Other Corporate Credit Union	169	196	16.4	180	8.3-
Commercial Banks, S&Ls	226	236	4.4	299	26.8
Credit Unions -Loans to, Deposits in	6	6	0.3-	5	14.4-
Other Investments	113	108	4.4-	147	36.4
Loans Held for Sale	N/A	N/A		9	
<b>TOTAL LOANS OUTSTANDING</b>	3,075	3,154	2.6	3,327	5.5
Unsecured Credit Card Loans	136	139	2.9	135	3.4-
All Other Unsecured Loans	142	145	2.5	169	16.0
New Vehicle Loans	758	755	0.4-	729	3.4-
Used Vehicle Loans	803	858	6.8	980	14.2
First Mortgage Real Estate Loans	722	698	3.4-	730	4.7
Other Real Estate Loans	226	254	12.2	267	5.4
Leases Receivable	0*	0*	25.3-	0*	2,301.9
All Other Loans/Lines of Credit /1	224	241	7.5	317	31.6
Other Loans /1	64	65	0.9	N/A	
Allowance For Loan Losses	30	31	3.3	33	3.7
Other Real Estate Owned	1	1	21.0	3	160.5
Land and Building	83	90	8.6	96	6.8
Other Fixed Assets	20	21	5.4	24	14.7
NCUSIF Capitalization Deposit	37	38	2.2	42	12.0
Other Assets	39	41	4.5	41	0.3-
<b>TOTAL ASSETS</b>	4,568	4,981	9.0	5,550	11.4
<b>LIABILITIES</b>					
Total Borrowings	31	67	118.6	102	51.2
Accrued Dividends/Interest Payable	7	6	7.7-	5	17.3-
Acct Payable and Other Liabilities	47	52	11.3	56	7.8
Uninsured Secondary Capital	0*	0*	10.0-	0*	33.3-
<b>TOTAL LIABILITIES</b>	85	126	48.9	163	29.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,995	4,315	8.0	4,786	10.9
Share Drafts	573	608	6.0	683	12.4
Regular Shares	1,518	1,508	0.7-	1,753	16.2
Money Market Shares	498	599	20.1	748	24.9
Share Certificates/CDs	979	1,140	16.4	1,072	6.0-
IRA/Keogh Accounts	395	429	8.8	502	17.0
All Other Shares and Member Deposits	19	22	15.0	23	0.5
Non-Member Deposits	12	9	28.0-	5	36.7-
Regular Reserves	174	179	3.4	182	1.3
APPR. For Non-Conf. Invest.	0	0*	0.0	0*	8.0
Accum. Unrealized G/L on A-F-S	-8	8	203.7	16	107.8
Other Reserves	31	29	8.1-	31	6.6
Undivided Earnings	289	321	11.1	368	14.6
Net Income	2	3	63.6	4	14.8
<b>TOTAL EQUITY</b>	488	541	10.7	601	11.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,568	4,981	9.0	5,550	11.4

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Oklahoma**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	96	94	2.1-	94	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	123	131	6.4	128	2.7-
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	38	40	5.3	35	12.0-
Trading Profits and Losses	-0*	0*	186.4	-0*	502.1-
<b>TOTAL INTEREST INCOME</b>	<b>161</b>	<b>171</b>	<b>6.1</b>	<b>163</b>	<b>5.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	69	75	8.0	54	27.4-
Interest on Deposits	8	10	29.1	8	24.3-
Interest on Borrowed Money	1	1	18.9	3	137.0
<b>TOTAL INTEREST EXPENSE</b>	<b>78</b>	<b>86</b>	<b>10.3</b>	<b>65</b>	<b>24.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>7</b>	<b>6</b>	<b>7.1-</b>	<b>7</b>	<b>15.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>77</b>	<b>79</b>	<b>3.0</b>	<b>91</b>	<b>15.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	17	20	17.7	22	9.7
Other Operating Income	4	5	19.4	6	11.6
Gain (Loss) on Investments	-0*	0*	205.3	0*	3.6-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	358.6	0*	41.7-
Other Non-Oper Income (Expense)	0*	-0*	161.0-	0*	140.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>21</b>	<b>26</b>	<b>18.7</b>	<b>28</b>	<b>10.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	40	44	8.3	47	7.8
Travel and Conference Expense	1	1	4.7	1	1.3
Office Occupancy Expense	5	6	14.7	6	1.5
Office Operations Expense	19	20	9.0	21	2.1
Educational & Promotional Expense	2	2	10.0	2	16.6
Loan Servicing Expense	4	4	3.4	4	9.9
Professional and Outside Services	5	5	4.7	6	15.5
Member Insurance	1	0*	22.2-	0*	8.2
Operating Fees	0*	0*	12.0-	0*	17.5
Miscellaneous Operating Expenses	2	2	12.0	4	47.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>79</b>	<b>85</b>	<b>7.9</b>	<b>92</b>	<b>7.9</b>
<b>NET INCOME</b>	<b>19</b>	<b>19</b>	<b>0.5</b>	<b>27</b>	<b>40.0</b>
Transfer to Regular Reserve 1/	4	3	26.3-	3	11.3-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Oregon**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	116	112	3.4-	109	2.7-
<b>Cash &amp; Equivalents</b>	270	806	198.3	664	17.6-
<b>TOTAL INVESTMENTS</b>	1,458	1,446	0.9-	1,806	24.9
U.S. Government Obligations	9	34	278.8	1	96.4-
Federal Agency Securities	757	665	12.1-	853	28.3
Mutual Fund & Common Trusts	136	181	32.5	223	23.4
MCSD and PIC at Corporate CU	53	56	4.9	55	1.1-
All Other Corporate Credit Union	317	266	16.0-	332	24.5
Commercial Banks, S&Ls	153	177	16.1	278	56.7
Credit Unions -Loans to, Deposits in	12	14	14.0	9	35.6-
Other Investments	21	52	147.8	55	5.1
Loans Held for Sale	N/A	N/A		6	
<b>TOTAL LOANS OUTSTANDING</b>	5,214	5,549	6.4	6,211	11.9
Unsecured Credit Card Loans	320	343	7.4	346	0.7
All Other Unsecured Loans	277	275	0.7-	251	8.9-
New Vehicle Loans	1,057	1,111	5.1	1,266	14.0
Used Vehicle Loans	1,103	1,183	7.2	1,409	19.2
First Mortgage Real Estate Loans	966	1,113	15.2	1,431	28.6
Other Real Estate Loans	1,099	1,161	5.6	1,209	4.2
Leases Receivable	11	7	30.9-	4	50.4-
All Other Loans/Lines of Credit /1	344	307	10.8-	295	3.8-
Other Loans /1	38	49	28.6	N/A	
Allowance For Loan Losses	47	49	3.3	53	9.2
Other Real Estate Owned	2	2	4.4	2	20.5
Land and Building	102	110	8.0	117	6.3
Other Fixed Assets	45	46	1.5	43	6.7-
NCUSIF Capitalization Deposit	57	60	4.6	69	14.4
Other Assets	63	75	17.9	94	25.2
<b>TOTAL ASSETS</b>	7,165	8,044	12.3	8,958	11.4
<b>LIABILITIES</b>					
Total Borrowings	62	91	48.2	109	19.1
Accrued Dividends/Interest Payable	5	5	12.9	4	26.9-
Acct Payable and Other Liabilities	51	69	35.8	73	5.5
Uninsured Secondary Capital	0*	0*	61.2-	0*	338.3
<b>TOTAL LIABILITIES</b>	117	166	41.3	186	12.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	6,367	7,124	11.9	7,931	11.3
Share Drafts	924	1,009	9.2	1,065	5.6
Regular Shares	1,723	1,691	1.9-	2,002	18.4
Money Market Shares	1,392	1,604	15.2	2,231	39.1
Share Certificates/CDs	1,628	2,096	28.7	1,881	10.3-
IRA/Keogh Accounts	640	685	7.0	708	3.4
All Other Shares and Member Deposits	56	36	36.0-	40	13.7
Non-Member Deposits	5	4	11.7-	2	44.8-
Regular Reserves	239	289	20.8	345	19.1
APPR. For Non-Conf. Invest.	0	0	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-12	-0*	99.6	7	16,352.8
Other Reserves	0*	0*	0.0	0*	98.3-
Undivided Earnings	446	460	3.0	474	3.0
Net Income	6	5	24.3-	16	234.5
<b>TOTAL EQUITY</b>	681	754	10.8	842	11.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	7,165	8,044	12.3	8,958	11.4

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Oregon**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
(Dollar Amounts in Millions)

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	116	112	3.4-	109	2.7-
<b>INTEREST INCOME</b>					
Interest on Loans	213	231	8.3	226	2.3-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	46	48	3.6	39	18.2-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>260</b>	<b>279</b>	<b>7.5</b>	<b>265</b>	<b>5.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	71	74	4.5	51	30.8-
Interest on Deposits	44	61	37.8	42	31.4-
Interest on Borrowed Money	3	2	17.8-	3	16.9
<b>TOTAL INTEREST EXPENSE</b>	<b>118</b>	<b>137</b>	<b>16.6</b>	<b>95</b>	<b>30.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>14</b>	<b>21.9</b>	<b>18</b>	<b>34.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>131</b>	<b>129</b>	<b>1.9-</b>	<b>151</b>	<b>17.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	20	23	16.5	26	11.7
Other Operating Income	16	18	13.6	19	5.1
Gain (Loss) on Investments	-0*	0*	114.5	1	739.7
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	56.9	0*	1,024.8
Other Non-Oper Income (Expense)	0*	0*	38.1-	0*	550.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>35</b>	<b>41</b>	<b>18.0</b>	<b>47</b>	<b>12.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	67	71	6.8	77	8.4
Travel and Conference Expense	2	2	6.8	3	6.9
Office Occupancy Expense	9	9	7.1	10	6.5
Office Operations Expense	28	29	2.2	30	3.3
Educational & Promotional Expense	5	6	34.9	6	4.5-
Loan Servicing Expense	7	7	8.8	10	36.2
Professional and Outside Services	11	12	7.1	14	14.9
Member Insurance	0*	0*	9.6	0*	19.8-
Operating Fees	0*	0*	8.0	0*	17.2
Miscellaneous Operating Expenses	2	2	10.5	2	7.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>131</b>	<b>140</b>	<b>7.0</b>	<b>152</b>	<b>8.3</b>
<b>NET INCOME</b>	<b>35</b>	<b>30</b>	<b>15.4-</b>	<b>46</b>	<b>55.6</b>
Transfer to Regular Reserve 1/	10	6	41.7-	49	741.3

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Pennsylvania**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	789	763	3.3-	740	3.0-
<b>Cash &amp; Equivalents</b>	1,107	2,364	113.6	2,515	6.4
<b>TOTAL INVESTMENTS</b>	4,211	3,974	5.6-	5,531	39.2
U.S. Government Obligations	216	145	32.8-	190	30.4
Federal Agency Securities	2,212	2,251	1.7	3,197	42.0
Mutual Fund & Common Trusts	92	98	6.4	119	21.7
MCSD and PIC at Corporate CU	107	107	0.2	119	10.6
All Other Corporate Credit Union	568	309	45.6-	442	43.1
Commercial Banks, S&Ls	933	946	1.4	1,308	38.3
Credit Unions -Loans to, Deposits in	25	28	10.8	26	4.9-
Other Investments	58	90	55.9	131	45.6
Loans Held for Sale	N/A	N/A		20	
<b>TOTAL LOANS OUTSTANDING</b>	9,894	10,489	6.0	10,942	4.3
Unsecured Credit Card Loans	790	856	8.4	850	0.7-
All Other Unsecured Loans	1,228	1,249	1.7	1,211	3.1-
New Vehicle Loans	1,903	1,972	3.6	1,866	5.4-
Used Vehicle Loans	1,559	1,716	10.1	1,840	7.2
First Mortgage Real Estate Loans	1,491	1,580	6.0	1,828	15.7
Other Real Estate Loans	2,359	2,550	8.1	2,798	9.7
Leases Receivable	12	9	24.6-	6	39.2-
All Other Loans/Lines of Credit /1	540	536	0.7-	544	1.5
Other Loans /1	12	20	61.1	N/A	
Allowance For Loan Losses	100	102	2.0	100	1.6-
Other Real Estate Owned	3	3	4.0-	4	20.6
Land and Building	210	221	5.3	238	7.7
Other Fixed Assets	66	69	4.8	70	1.9
NCUSIF Capitalization Deposit	129	134	3.6	151	13.2
Other Assets	130	151	16.6	174	14.7
<b>TOTAL ASSETS</b>	15,650	17,303	10.6	19,545	13.0
<b>LIABILITIES</b>					
Total Borrowings	10	7	31.8-	15	117.2
Accrued Dividends/Interest Payable	23	26	12.2	19	25.2-
Acct Payable and Other Liabilities	50	73	46.9	74	2.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	83	105	27.5	109	3.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	13,809	15,240	10.4	17,315	13.6
Share Drafts	1,603	1,725	7.6	1,912	10.8
Regular Shares	6,626	6,672	0.7	7,870	18.0
Money Market Shares	1,389	1,725	24.2	2,320	34.5
Share Certificates/CDs	2,650	3,470	30.9	3,449	0.6-
IRA/Keogh Accounts	1,257	1,360	8.2	1,467	7.9
All Other Shares and Member Deposits	261	259	0.9-	281	8.5
Non-Member Deposits	23	29	23.5	16	45.8-
Regular Reserves	427	458	7.4	478	4.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-29	16	153.1	28	77.4
Other Reserves	22	13	42.5-	11	10.7-
Undivided Earnings	1,329	1,465	10.2	1,600	9.2
Net Income	9	6	35.3-	4	25.5-
<b>TOTAL EQUITY</b>	1,757	1,957	11.4	2,122	8.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	15,650	17,303	10.6	19,545	13.0

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Pennsylvania**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	789	763	3.3-	740	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	409	444	8.7	433	2.6-
(Less) Interest Refund	0*	0*	7.1-	0*	43.5-
Income from Investments	146	151	3.4	127	16.1-
Trading Profits and Losses	-0*	-0*	77.2	-0*	22.6-
<b>TOTAL INTEREST INCOME</b>	<b>554</b>	<b>595</b>	<b>7.4</b>	<b>559</b>	<b>6.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	244	274	12.3	216	21.0-
Interest on Deposits	7	12	59.3	10	17.6-
Interest on Borrowed Money	0*	0*	43.0-	0*	45.0-
<b>TOTAL INTEREST EXPENSE</b>	<b>252</b>	<b>286</b>	<b>13.4</b>	<b>226</b>	<b>20.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>23</b>	<b>23</b>	<b>0.2</b>	<b>26</b>	<b>11.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>279</b>	<b>286</b>	<b>2.5</b>	<b>307</b>	<b>7.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	30	36	22.5	40	10.7
Other Operating Income	23	28	21.4	29	2.9
Gain (Loss) on Investments	-0*	0*	156.7	-2	963.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	51.2-	0*	96.5-
Other Non-Oper Income (Expense)	0*	-0*	440.6-	0*	363.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>53</b>	<b>65</b>	<b>21.9</b>	<b>69</b>	<b>6.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	115	127	10.4	138	8.9
Travel and Conference Expense	3	3	5.9	4	6.5
Office Occupancy Expense	13	14	12.8	15	5.4
Office Operations Expense	56	59	6.4	64	7.2
Educational & Promotional Expense	7	9	13.9	9	8.6
Loan Servicing Expense	15	16	10.0	18	13.7
Professional and Outside Services	25	27	9.2	30	9.8
Member Insurance	8	8	0.3	7	6.2-
Operating Fees	2	2	9.3-	2	10.1
Miscellaneous Operating Expenses	6	6	0.6-	7	14.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>250</b>	<b>272</b>	<b>8.8</b>	<b>295</b>	<b>8.4</b>
<b>NET INCOME</b>	<b>82</b>	<b>79</b>	<b>4.3-</b>	<b>81</b>	<b>3.3</b>
Transfer to Regular Reserve 1/	24	13	46.5-	7	41.5-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Puerto Rico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	18	18	0.0	18	0.0
<b>Cash &amp; Equivalents</b>	9	32	252.1	39	23.8
<b>TOTAL INVESTMENTS</b>	122	114	6.9-	128	12.1
U.S. Government Obligations	10	11	18.9	15	29.2
Federal Agency Securities	71	73	2.8	77	6.3
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0*	0*	6.2	0*	2.6
All Other Corporate Credit Union	0*	0*	0.0	0*	0.0
Commercial Banks, S&Ls	36	29	18.6-	32	10.7
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	6	0*	90.3-	3	472.5
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	250	269	7.8	288	6.9
Unsecured Credit Card Loans	10	12	23.5	16	25.8
All Other Unsecured Loans	130	126	2.9-	124	1.8-
New Vehicle Loans	56	67	20.6	73	8.3
Used Vehicle Loans	1	2	7.2	1	8.8-
First Mortgage Real Estate Loans	30	37	20.2	52	42.2
Other Real Estate Loans	10	13	32.5	12	3.1-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit /1	13	12	9.0-	10	12.6-
Other Loans /1	0*	1	610.3	N/A	
Allowance For Loan Losses	4	4	11.8	6	28.6
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Land and Building	5	6	36.6	9	35.2
Other Fixed Assets	3	2	26.6-	2	4.5-
NCUSIF Capitalization Deposit	3	3	2.8	3	12.7
Other Assets	4	4	7.6-	4	5.7-
<b>TOTAL ASSETS</b>	392	426	8.7	467	9.6
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	100.0-	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	19.6	0*	22.8-
Acct Payable and Other Liabilities	3	3	24.1	4	17.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	4	4	22.4	5	8.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	340	370	8.7	407	9.9
Share Drafts	8	9	11.4	11	19.0
Regular Shares	201	207	2.7	221	6.9
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	118	142	20.6	148	4.2
IRA/Keogh Accounts	7	7	4.4	7	5.6
All Other Shares and Member Deposits	6	5	19.5-	20	274.2
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	12	13	6.7	13	2.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0*	0.0	0*	167.6
Other Reserves	9	10	9.1	6	37.3-
Undivided Earnings	26	28	8.9	35	25.5
Net Income	0*	0*	59.5-	0*	124.3
<b>TOTAL EQUITY</b>	48	52	7.9	56	8.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	392	426	8.7	467	9.6

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Puerto Rico**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	18	18	0.0	18	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	12	13	6.9	13	3.3
(Less) Interest Refund	0*	0*	160.9	0*	69.0
Income from Investments	4	4	0.9	3	13.0-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>16</b>	<b>17</b>	<b>5.4</b>	<b>16</b>	<b>0.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	8	8	5.5	7	9.9-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	93.8-	0*	2,033.9
<b>TOTAL INTEREST EXPENSE</b>	<b>8</b>	<b>8</b>	<b>5.5</b>	<b>7</b>	<b>9.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1</b>	<b>1</b>	<b>11.5-</b>	<b>2</b>	<b>30.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>6</b>	<b>7</b>	<b>9.2</b>	<b>7</b>	<b>4.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	26.5	0*	8.3-
Other Operating Income	0*	0*	57.5	0*	69.9
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	-0*	113.2-	0*	1,075.9
Other Non-Oper Income (Expense)	0	0*	0.0	0*	10,259.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>32.3</b>	<b>0*</b>	<b>24.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2	3	6.1	3	4.7
Travel and Conference Expense	0*	0*	3.6-	0*	10.3-
Office Occupancy Expense	0*	0*	10.5	0*	16.7
Office Operations Expense	1	2	16.7	2	8.0
Educational & Promotional Expense	0*	0*	1.5-	0*	19.9-
Loan Servicing Expense	0*	0*	31.0	0*	27.7
Professional and Outside Services	0*	0*	16.1	0*	23.7
Member Insurance	0*	0*	7.0-	0*	16.6-
Operating Fees	0*	0*	19.5-	0*	0.8-
Miscellaneous Operating Expenses	0*	0*	7.8-	0*	0.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>5</b>	<b>6</b>	<b>8.0</b>	<b>6</b>	<b>5.9</b>
<b>NET INCOME</b>	<b>2</b>	<b>2</b>	<b>20.0</b>	<b>2</b>	<b>7.4</b>
Transfer to Regular Reserve 1/	0*	0*	298.9	0*	59.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Rhode Island**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	41	39	4.9-	37	5.1-
<b>Cash &amp; Equivalents</b>	203	345	70.2	342	1.0-
<b>TOTAL INVESTMENTS</b>	638	614	3.8-	788	28.4
U.S. Government Obligations	44	9	78.6-	7	25.1-
Federal Agency Securities	383	365	4.8-	472	29.4
Mutual Fund & Common Trusts	0*	1	312.3	3	176.6
MCSD and PIC at Corporate CU	10	9	5.7-	11	27.1
All Other Corporate Credit Union	85	77	8.9-	81	5.4
Commercial Banks, S&Ls	23	17	28.1-	51	207.0
Credit Unions -Loans to, Deposits in	5	3	24.9-	9	156.3
Other Investments	88	132	49.7	152	15.3
Loans Held for Sale	N/A	N/A		8	
<b>TOTAL LOANS OUTSTANDING</b>	1,351	1,416	4.8	1,622	14.5
Unsecured Credit Card Loans	48	45	5.8-	27	39.7-
All Other Unsecured Loans	40	38	4.6-	37	4.1-
New Vehicle Loans	111	127	13.8	163	29.1
Used Vehicle Loans	127	166	30.5	237	42.9
First Mortgage Real Estate Loans	817	811	0.8-	885	9.2
Other Real Estate Loans	178	201	13.3	243	20.9
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit /1	25	26	1.0	29	14.6
Other Loans /1	5	3	32.2-	N/A	
Allowance For Loan Losses	12	11	1.0-	11	1.6-
Other Real Estate Owned	0*	0*	93.2-	0*	75.0
Land and Building	30	37	24.7	39	4.7
Other Fixed Assets	9	10	13.3	11	5.5
NCUSIF Capitalization Deposit	17	18	3.5	20	12.6
Other Assets	29	27	7.8-	30	13.0
<b>TOTAL ASSETS</b>	2,266	2,456	8.4	2,848	16.0
<b>LIABILITIES</b>					
Total Borrowings	65	44	31.6-	164	269.1
Accrued Dividends/Interest Payable	7	7	1.9	4	40.6-
Acct Payable and Other Liabilities	15	22	44.4	19	10.5-
Uninsured Secondary Capital	0	0*	0.0	0*	20.0-
<b>TOTAL LIABILITIES</b>	87	73	15.6-	188	156.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,866	2,044	9.6	2,298	12.4
Share Drafts	217	256	17.8	288	12.5
Regular Shares	464	483	4.1	565	16.8
Money Market Shares	212	246	16.1	310	25.8
Share Certificates/CDs	697	787	12.8	841	6.9
IRA/Keogh Accounts	161	173	7.3	183	5.7
All Other Shares and Member Deposits	113	99	12.5-	112	13.2
Non-Member Deposits	0*	0*	12.0	0*	100.0-
Regular Reserves	86	86	0.3	86	0.1-
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	-7	0*	108.1	3	360.0
Other Reserves	2	3	54.6	2	48.8-
Undivided Earnings	227	246	8.3	268	9.1
Net Income	5	2	49.9-	4	58.8
<b>TOTAL EQUITY</b>	313	338	8.1	362	7.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,266	2,456	8.4	2,848	16.0

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Rhode Island**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	41	39	4.9-	37	5.1-
<b>INTEREST INCOME</b>					
Interest on Loans	51	54	6.4	56	3.3
(Less) Interest Refund	0*	0*	91.2-	0*	100.0-
Income from Investments	24	24	0.1	21	11.6-
Trading Profits and Losses	0	0	0.0	-1	0.0
<b>TOTAL INTEREST INCOME</b>	<b>75</b>	<b>78</b>	<b>4.4</b>	<b>76</b>	<b>3.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	7	7	3.1	6	21.7-
Interest on Deposits	27	30	12.3	22	28.6-
Interest on Borrowed Money	2	2	23.3-	3	120.6
<b>TOTAL INTEREST EXPENSE</b>	<b>36</b>	<b>39</b>	<b>8.5</b>	<b>31</b>	<b>21.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>1</b>	<b>11.1-</b>	<b>2</b>	<b>39.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>37</b>	<b>37</b>	<b>1.1</b>	<b>43</b>	<b>14.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	7	27.8	7	8.7
Other Operating Income	2	2	43.4	2	7.7
Gain (Loss) on Investments	0*	0*	105.2	0*	66.6
Gain (Loss) on Disp of Fixed Assets	0*	-0*	2,869.9-	0*	281.4
Other Non-Oper Income (Expense)	0*	0*	81.4-	0*	1,601.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>9</b>	<b>31.4</b>	<b>10</b>	<b>12.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	18	18	3.7	21	12.3
Travel and Conference Expense	0*	0*	2.9	0*	0.3
Office Occupancy Expense	3	3	18.3	3	4.4
Office Operations Expense	6	7	9.1	8	11.9
Educational & Promotional Expense	1	1	1.5-	2	18.6
Loan Servicing Expense	1	1	6.8	1	3.7
Professional and Outside Services	3	3	18.2	4	15.1
Member Insurance	0*	0*	2.2-	0*	12.0
Operating Fees	0*	0*	30.4-	0*	3.1
Miscellaneous Operating Expenses	2	2	12.3	2	4.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>35</b>	<b>37</b>	<b>7.1</b>	<b>41</b>	<b>10.7</b>
<b>NET INCOME</b>	<b>9</b>	<b>9</b>	<b>1.4</b>	<b>12</b>	<b>29.0</b>
Transfer to Regular Reserve 1/	3	0*	90.1-	0*	100.0-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**South Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	99	97	2.0-	95	2.1-
<b>Cash &amp; Equivalents</b>	258	623	142.1	608	2.4-
<b>TOTAL INVESTMENTS</b>	747	659	11.8-	838	27.2
U.S. Government Obligations	11	0*	91.5-	4	287.8
Federal Agency Securities	389	278	28.5-	291	4.7
Mutual Fund & Common Trusts	15	27	81.2	33	25.1
MCSD and PIC at Corporate CU	25	24	4.0-	29	20.0
All Other Corporate Credit Union	170	206	21.5	313	51.4
Commercial Banks, S&Ls	110	99	10.7-	141	43.1
Credit Unions -Loans to, Deposits in	6	6	1.7-	5	24.1-
Other Investments	19	17	11.6-	22	29.1
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	3,245	3,454	6.5	3,707	7.3
Unsecured Credit Card Loans	199	222	11.4	222	0.0-
All Other Unsecured Loans	275	279	1.4	262	6.0-
New Vehicle Loans	623	664	6.6	685	3.2
Used Vehicle Loans	864	917	6.1	1,019	11.2
First Mortgage Real Estate Loans	759	790	4.1	879	11.3
Other Real Estate Loans	325	369	13.4	411	11.5
Leases Receivable	0*	0*	640.7	0*	100.0-
All Other Loans/Lines of Credit /1	195	213	8.9	229	7.6
Other Loans /1	4	1	72.9-	N/A	
Allowance For Loan Losses	30	30	1.8	31	4.2
Other Real Estate Owned	0*	0*	23.9-	2	235.4
Land and Building	72	95	30.8	112	17.9
Other Fixed Assets	27	31	12.0	34	9.3
NCUSIF Capitalization Deposit	34	36	7.4	41	13.0
Other Assets	35	46	32.4	41	11.3-
<b>TOTAL ASSETS</b>	4,389	4,915	12.0	5,352	8.9
<b>LIABILITIES</b>					
Total Borrowings	35	25	28.7-	26	3.6
Accrued Dividends/Interest Payable	21	26	22.8	17	34.1-
Acct Payable and Other Liabilities	23	32	35.9	29	9.2-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	80	83	4.0	72	13.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,800	4,281	12.6	4,682	9.4
Share Drafts	533	572	7.2	649	13.4
Regular Shares	1,326	1,339	1.0	1,571	17.3
Money Market Shares	289	372	28.7	442	18.7
Share Certificates/CDs	1,202	1,504	25.0	1,481	1.5-
IRA/Keogh Accounts	418	465	11.4	499	7.3
All Other Shares and Member Deposits	27	20	27.5-	36	83.3
Non-Member Deposits	4	9	104.3	5	43.0-
Regular Reserves	133	142	6.7	146	2.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	0*	101.1	0*	1,277.7
Other Reserves	16	20	28.6	22	8.6
Undivided Earnings	359	384	6.9	423	10.2
Net Income	6	6	7.5-	6	9.3
<b>TOTAL EQUITY</b>	509	552	8.4	598	8.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,389	4,915	12.0	5,352	8.9

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**South Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	99	97	2.0-	95	2.1-
<b>INTEREST INCOME</b>					
Interest on Loans	136	152	11.5	148	2.9-
(Less) Interest Refund	0*	0*	1.4	0*	9.5
Income from Investments	25	26	3.6	18	30.8-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>161</b>	<b>178</b>	<b>10.3</b>	<b>165</b>	<b>6.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	71	86	20.6	59	31.1-
Interest on Deposits	0*	0*	38.6	0*	37.9-
Interest on Borrowed Money	0*	0*	105.0	0*	13.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>72</b>	<b>88</b>	<b>21.2</b>	<b>60</b>	<b>30.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>8</b>	<b>10</b>	<b>20.2</b>	<b>12</b>	<b>25.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>81</b>	<b>80</b>	<b>0.4-</b>	<b>93</b>	<b>15.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	23	28	19.2	32	17.2
Other Operating Income	6	8	30.9	10	15.9
Gain (Loss) on Investments	0*	0*	60.8-	-0*	225.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	99.5-	0*	24,991.6
Other Non-Oper Income (Expense)	0*	0*	78.4	0*	2.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>30</b>	<b>36</b>	<b>20.6</b>	<b>43</b>	<b>17.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	43	48	12.3	53	11.4
Travel and Conference Expense	1	2	24.2	2	2.5
Office Occupancy Expense	5	6	11.6	7	13.9
Office Operations Expense	19	22	13.8	24	10.1
Educational & Promotional Expense	3	3	10.2	3	13.2
Loan Servicing Expense	4	5	12.8	6	19.6
Professional and Outside Services	7	8	21.0	10	14.6
Member Insurance	0*	0*	2.6	0*	9.6-
Operating Fees	0*	0*	6.6-	0*	22.9
Miscellaneous Operating Expenses	2	3	15.6	3	11.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>87</b>	<b>98</b>	<b>13.3</b>	<b>110</b>	<b>11.7</b>
<b>NET INCOME</b>	<b>24</b>	<b>19</b>	<b>23.1-</b>	<b>26</b>	<b>38.4</b>
Transfer to Regular Reserve 1/	9	5	39.9-	5	6.3-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**South Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	63	61	3.2-	60	1.6-
<b>Cash &amp; Equivalents</b>	36	107	196.5	86	20.0-
<b>TOTAL INVESTMENTS</b>	146	145	0.2-	212	45.6
U.S. Government Obligations	4	2	62.7-	2	17.4
Federal Agency Securities	67	68	0.7	71	4.2
Mutual Fund & Common Trusts	0*	4	4,184.0	20	361.4
MCSD and PIC at Corporate CU	7	8	15.6	10	37.0
All Other Corporate Credit Union	17	11	32.7-	14	24.6
Commercial Banks, S&Ls	37	36	1.8-	70	94.0
Credit Unions -Loans to, Deposits in	7	8	7.3	13	59.5
Other Investments	6	9	34.1	12	39.7
Loans Held for Sale	N/A	N/A		1	
<b>TOTAL LOANS OUTSTANDING</b>	747	808	8.1	876	8.5
Unsecured Credit Card Loans	31	34	9.2	34	2.0
All Other Unsecured Loans	32	32	1.9-	31	1.1-
New Vehicle Loans	136	131	3.9-	125	4.7-
Used Vehicle Loans	247	270	9.1	294	9.0
First Mortgage Real Estate Loans	122	144	17.3	171	19.4
Other Real Estate Loans	76	91	19.5	106	15.9
Leases Receivable	0*	5	537.3	0*	89.0-
All Other Loans/Lines of Credit /1	100	100	0.4-	114	14.3
Other Loans /1	0*	3	275.0	N/A	
Allowance For Loan Losses	8	9	7.2	8	9.8-
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Land and Building	16	17	7.1	20	17.7
Other Fixed Assets	5	6	12.4	7	15.2
NCUSIF Capitalization Deposit	8	8	8.1	10	14.8
Other Assets	9	7	23.9-	9	30.6
<b>TOTAL ASSETS</b>	960	1,090	13.6	1,213	11.3
<b>LIABILITIES</b>					
Total Borrowings	23	13	42.2-	8	35.5-
Accrued Dividends/Interest Payable	4	5	22.6	3	28.5-
Acct Payable and Other Liabilities	5	5	6.3	5	8.1-
Uninsured Secondary Capital	0*	0*	140.0	0*	65.8
<b>TOTAL LIABILITIES</b>	31	23	25.5-	17	25.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	836	964	15.3	1,079	11.9
Share Drafts	112	123	10.3	139	12.4
Regular Shares	199	205	3.3	257	25.3
Money Market Shares	100	112	11.4	155	38.4
Share Certificates/CDs	318	404	26.8	403	0.3-
IRA/Keogh Accounts	76	83	9.9	89	7.2
All Other Shares and Member Deposits	23	29	26.3	29	0.2
Non-Member Deposits	8	8	3.1-	8	2.3-
Regular Reserves	31	33	7.4	34	2.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	0*	147.1	1	29.1
Other Reserves	2	2	6.8-	2	5.2-
Undivided Earnings	61	66	9.5	79	18.6
Net Income	0*	0*	50.8-	0*	289.0
<b>TOTAL EQUITY</b>	92	103	11.7	117	13.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	960	1,090	13.6	1,213	11.3

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**South Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	63	61	3.2-	60	1.6-
<b>INTEREST INCOME</b>					
Interest on Loans	31	35	13.1	35	0.7-
(Less) Interest Refund	0*	0*	31.2	0*	48.0-
Income from Investments	5	6	12.8	5	19.3-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>36</b>	<b>41</b>	<b>13.1</b>	<b>40</b>	<b>3.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	17	21	23.0	16	24.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	5.2-	0*	46.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>17</b>	<b>21</b>	<b>22.3</b>	<b>16</b>	<b>24.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1</b>	<b>2</b>	<b>60.1</b>	<b>1</b>	<b>30.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>18</b>	<b>18</b>	<b>0.9</b>	<b>22</b>	<b>24.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3	4	19.1	4	8.4
Other Operating Income	1	1	20.5	2	21.0
Gain (Loss) on Investments	-0*	-0*	97.8	-0*	7,953.3-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	1,266.5-	0*	194.5
Other Non-Oper Income (Expense)	0*	0*	34.6	0*	322.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>5</b>	<b>20.1</b>	<b>6</b>	<b>13.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	9	10	11.3	11	10.2
Travel and Conference Expense	0*	0*	13.0	0*	9.3
Office Occupancy Expense	1	1	14.1	1	3.9
Office Operations Expense	4	4	9.1	4	7.9
Educational & Promotional Expense	0*	0*	11.9	0*	12.8
Loan Servicing Expense	0*	1	23.8	1	10.2
Professional and Outside Services	0*	1	24.0	1	3.7
Member Insurance	0*	0*	3.8-	0*	11.2-
Operating Fees	0*	0*	8.8-	0*	30.8
Miscellaneous Operating Expenses	0*	0*	19.3-	0*	74.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>17</b>	<b>19</b>	<b>11.1</b>	<b>21</b>	<b>10.3</b>
<b>NET INCOME</b>	<b>5</b>	<b>4</b>	<b>17.1-</b>	<b>7</b>	<b>77.4</b>
Transfer to Regular Reserve 1/	2	2	23.2-	0*	70.6-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Tennessee**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	254	242	4.7-	231	4.5-
<b>Cash &amp; Equivalents</b>	582	1,113	91.0	1,199	7.7
<b>TOTAL INVESTMENTS</b>	1,560	1,606	2.9	2,211	37.6
U.S. Government Obligations	72	56	22.2-	44	22.3-
Federal Agency Securities	938	870	7.3-	1,343	54.3
Mutual Fund & Common Trusts	13	22	65.0	22	1.6
MCSD and PIC at Corporate CU	36	38	6.5	40	6.3
All Other Corporate Credit Union	190	234	23.0	212	9.2-
Commercial Banks, S&Ls	263	344	30.9	480	39.3
Credit Unions -Loans to, Deposits in	8	11	33.3	15	39.7
Other Investments	40	32	21.1-	56	74.6
Loans Held for Sale	N/A	N/A		2	
<b>TOTAL LOANS OUTSTANDING</b>	5,235	5,417	3.5	5,590	3.2
Unsecured Credit Card Loans	243	264	9.0	263	0.5-
All Other Unsecured Loans	483	481	0.4-	457	5.0-
New Vehicle Loans	1,069	1,061	0.8-	984	7.2-
Used Vehicle Loans	1,106	1,165	5.3	1,238	6.3
First Mortgage Real Estate Loans	1,690	1,758	4.1	1,935	10.1
Other Real Estate Loans	411	439	6.9	489	11.2
Leases Receivable	6	5	6.3-	4	17.9-
All Other Loans/Lines of Credit /1	216	233	8.0	219	6.2-
Other Loans /1	11	10	15.6-	N/A	
Allowance For Loan Losses	34	37	7.1	41	10.5
Other Real Estate Owned	0*	2	113.6	0*	46.5-
Land and Building	119	133	12.0	150	12.3
Other Fixed Assets	31	33	4.0	36	10.9
NCUSIF Capitalization Deposit	60	62	4.4	69	11.1
Other Assets	70	75	7.3	79	4.6
<b>TOTAL ASSETS</b>	7,625	8,404	10.2	9,295	10.6
<b>LIABILITIES</b>					
Total Borrowings	85	102	20.5	182	77.7
Accrued Dividends/Interest Payable	25	28	10.0	17	39.5-
Acct Payable and Other Liabilities	48	53	10.6	56	4.7
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	159	184	15.8	255	38.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	6,493	7,148	10.1	7,877	10.2
Share Drafts	745	778	4.5	880	13.1
Regular Shares	2,279	2,311	1.4	2,778	20.2
Money Market Shares	813	883	8.6	1,157	31.1
Share Certificates/CDs	1,852	2,312	24.8	2,146	7.1-
IRA/Keogh Accounts	675	720	6.7	759	5.4
All Other Shares and Member Deposits	125	137	10.0	151	9.8
Non-Member Deposits	5	7	56.6	6	21.6-
Regular Reserves	299	312	4.6	304	2.8-
APPR. For Non-Conf. Invest.	0*	0*	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-17	9	153.9	18	88.1
Other Reserves	114	120	5.4	149	23.7
Undivided Earnings	561	617	9.9	674	9.3
Net Income	16	14	12.3-	19	37.7
<b>TOTAL EQUITY</b>	973	1,073	10.3	1,164	8.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	7,625	8,404	10.2	9,295	10.6

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Tennessee**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	254	242	4.7-	231	4.5-
<b>INTEREST INCOME</b>					
Interest on Loans	211	226	7.2	214	5.4-
(Less) Interest Refund	0*	0*	2.0-	0*	19.9
Income from Investments	60	64	6.9	54	15.1-
Trading Profits and Losses	0*	0*	38.4	0*	3.9-
<b>TOTAL INTEREST INCOME</b>	<b>271</b>	<b>290</b>	<b>7.1</b>	<b>268</b>	<b>7.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	102	113	10.7	75	33.9-
Interest on Deposits	25	31	21.8	23	23.8-
Interest on Borrowed Money	3	2	5.8-	4	68.2
<b>TOTAL INTEREST EXPENSE</b>	<b>130</b>	<b>146</b>	<b>12.5</b>	<b>102</b>	<b>30.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>9</b>	<b>11</b>	<b>25.3</b>	<b>13</b>	<b>13.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>132</b>	<b>133</b>	<b>0.6</b>	<b>153</b>	<b>15.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	25	28	14.0	29	2.8
Other Operating Income	11	13	13.8	13	1.3
Gain (Loss) on Investments	-0*	0*	1,351.0	0*	20.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	62.8-	-0*	129.5-
Other Non-Oper Income (Expense)	2	1	29.6-	0*	71.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>38</b>	<b>42</b>	<b>12.8</b>	<b>43</b>	<b>0.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	65	69	7.4	74	6.5
Travel and Conference Expense	2	2	7.9	2	7.2
Office Occupancy Expense	8	9	12.2	10	7.0
Office Operations Expense	27	29	5.4	31	7.8
Educational & Promotional Expense	3	4	1.8	4	5.8
Loan Servicing Expense	4	5	9.8	6	15.7
Professional and Outside Services	11	12	8.2	13	9.8
Member Insurance	2	2	12.2-	2	2.5
Operating Fees	1	1	14.4	1	7.0-
Miscellaneous Operating Expenses	3	4	10.3	3	13.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>127</b>	<b>136</b>	<b>7.1</b>	<b>146</b>	<b>6.7</b>
<b>NET INCOME</b>	<b>42</b>	<b>39</b>	<b>8.2-</b>	<b>50</b>	<b>29.9</b>
Transfer to Regular Reserve 1/	8	5	32.9-	3	43.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Texas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	727	701	3.6-	689	1.7-
<b>Cash &amp; Equivalents</b>	1,735	4,161	139.8	3,700	11.1-
<b>TOTAL INVESTMENTS</b>	7,445	6,934	6.9-	9,968	43.7
U.S. Government Obligations	153	69	55.2-	259	277.6
Federal Agency Securities	3,822	3,993	4.5	5,757	44.2
Mutual Fund & Common Trusts	56	70	25.5	101	42.6
MCSD and PIC at Corporate CU	121	127	4.8	174	37.0
All Other Corporate Credit Union	1,000	542	45.8-	677	25.0
Commercial Banks, S&Ls	1,310	1,350	3.0	1,881	39.3
Credit Unions -Loans to, Deposits in	57	62	9.4	49	20.2-
Other Investments	926	722	22.0-	1,070	48.1
Loans Held for Sale	N/A	N/A		57	
<b>TOTAL LOANS OUTSTANDING</b>	21,591	23,164	7.3	25,198	8.8
Unsecured Credit Card Loans	1,231	1,314	6.7	1,304	0.8-
All Other Unsecured Loans	1,690	1,738	2.8	1,684	3.1-
New Vehicle Loans	8,017	8,366	4.3	8,754	4.6
Used Vehicle Loans	5,136	5,445	6.0	6,267	15.1
First Mortgage Real Estate Loans	2,767	3,169	14.5	3,736	17.9
Other Real Estate Loans	1,154	1,420	23.1	1,684	18.6
Leases Receivable	70	77	10.5	105	36.2
All Other Loans/Lines of Credit /1	1,455	1,553	6.8	1,665	7.2
Other Loans /1	70	81	15.3	N/A	
Allowance For Loan Losses	194	199	2.7	217	8.9
Other Real Estate Owned	2	2	39.6	11	351.5
Land and Building	486	569	17.2	650	14.2
Other Fixed Assets	158	168	6.5	208	23.5
NCUSIF Capitalization Deposit	252	265	5.4	301	13.4
Other Assets	320	356	11.4	416	16.6
<b>TOTAL ASSETS</b>	31,794	35,422	11.4	40,291	13.7
<b>LIABILITIES</b>					
Total Borrowings	195	249	27.8	617	148.1
Accrued Dividends/Interest Payable	102	105	2.8	76	27.2-
Acct Payable and Other Liabilities	367	380	3.6	390	2.5
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	664	733	10.5	1,083	47.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	27,754	30,974	11.6	35,108	13.3
Share Drafts	4,238	4,584	8.2	5,021	9.5
Regular Shares	10,628	11,116	4.6	13,047	17.4
Money Market Shares	3,385	4,052	19.7	5,503	35.8
Share Certificates/CDs	6,273	7,775	23.9	7,660	1.5-
IRA/Keogh Accounts	2,504	2,669	6.6	2,877	7.8
All Other Shares and Member Deposits	660	682	3.4	766	12.3
Non-Member Deposits	66	96	44.4	233	143.5
Regular Reserves	1,006	1,079	7.2	1,095	1.5
APPR. For Non-Conf. Invest.	16	17	5.0	24	39.1
Accum. Unrealized G/L on A-F-S	-28	12	141.6	25	116.5
Other Reserves	426	225	47.3-	305	35.8
Undivided Earnings	1,924	2,363	22.8	2,620	10.9
Net Income	31	20	35.2-	31	55.3
<b>TOTAL EQUITY</b>	3,376	3,715	10.0	4,100	10.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	31,794	35,422	11.4	40,291	13.7

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Texas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	727	701	3.6-	689	1.7-
<b>INTEREST INCOME</b>					
Interest on Loans	863	948	9.9	952	0.3
(Less) Interest Refund	0*	0*	118.7	0*	20.3-
Income from Investments	256	267	4.3	216	18.8-
Trading Profits and Losses	-0*	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>1,118</b>	<b>1,214</b>	<b>8.6</b>	<b>1,168</b>	<b>3.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	465	498	7.1	353	29.1-
Interest on Deposits	74	104	40.7	85	18.6-
Interest on Borrowed Money	7	7	3.9	13	86.0
<b>TOTAL INTEREST EXPENSE</b>	<b>546</b>	<b>609</b>	<b>11.6</b>	<b>451</b>	<b>25.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>51</b>	<b>52</b>	<b>0.6</b>	<b>73</b>	<b>41.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>521</b>	<b>554</b>	<b>6.2</b>	<b>643</b>	<b>16.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	135	160	18.5	179	11.6
Other Operating Income	26	28	9.4	32	13.9
Gain (Loss) on Investments	0*	1	1,270.5	-6	494.3-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	115.4-	0*	241.3
Other Non-Oper Income (Expense)	2	3	35.5	2	18.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>164</b>	<b>193</b>	<b>17.4</b>	<b>208</b>	<b>7.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	268	295	9.9	326	10.7
Travel and Conference Expense	8	9	6.3	9	2.1
Office Occupancy Expense	37	42	13.8	46	11.1
Office Operations Expense	122	131	7.4	144	9.4
Educational & Promotional Expense	17	20	16.9	22	13.1
Loan Servicing Expense	21	22	8.3	25	11.6
Professional and Outside Services	43	45	5.4	52	15.0
Member Insurance	3	4	10.2	3	13.8-
Operating Fees	3	3	13.7-	3	12.5
Miscellaneous Operating Expenses	16	19	18.3	22	12.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>539</b>	<b>590</b>	<b>9.5</b>	<b>653</b>	<b>10.6</b>
<b>NET INCOME</b>	<b>146</b>	<b>156</b>	<b>6.9</b>	<b>198</b>	<b>26.9</b>
Transfer to Regular Reserve 1/	43	38	12.9-	11	71.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Utah**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	137	134	2.2-	128	4.5-
<b>Cash &amp; Equivalents</b>	195	584	199.6	527	9.8-
<b>TOTAL INVESTMENTS</b>	749	690	7.8-	1,126	63.3
U.S. Government Obligations	7	6	16.1-	6	3.4
Federal Agency Securities	252	126	49.8-	276	118.6
Mutual Fund & Common Trusts	5	4	31.7-	4	19.2
MCSD and PIC at Corporate CU	40	26	35.8-	28	11.5
All Other Corporate Credit Union	139	151	8.3	219	45.1
Commercial Banks, S&Ls	140	159	13.7	236	48.5
Credit Unions -Loans to, Deposits in	12	10	16.9-	9	4.6-
Other Investments	154	209	35.7	347	66.1
Loans Held for Sale	N/A	N/A		35	
<b>TOTAL LOANS OUTSTANDING</b>	4,628	5,005	8.2	5,474	9.4
Unsecured Credit Card Loans	286	323	12.9	332	2.9
All Other Unsecured Loans	206	190	7.9-	184	3.3-
New Vehicle Loans	661	712	7.8	746	4.7
Used Vehicle Loans	1,414	1,550	9.6	1,785	15.2
First Mortgage Real Estate Loans	950	1,084	14.2	1,255	15.8
Other Real Estate Loans	732	719	1.7-	721	0.3
Leases Receivable	23	19	16.4-	12	39.4-
All Other Loans/Lines of Credit /1	352	398	13.1	439	10.3
Other Loans /1	5	10	115.0	N/A	
Allowance For Loan Losses	42	46	11.4	50	8.3
Other Real Estate Owned	5	4	2.6-	11	146.1
Land and Building	131	152	16.3	167	10.0
Other Fixed Assets	32	33	3.3	42	27.7
NCUSIF Capitalization Deposit	45	48	7.6	56	15.7
Other Assets	72	78	7.8	86	10.1
<b>TOTAL ASSETS</b>	5,814	6,549	12.6	7,474	14.1
<b>LIABILITIES</b>					
Total Borrowings	57	0*	98.3-	2	97.8
Accrued Dividends/Interest Payable	11	13	13.3	10	21.7-
Acct Payable and Other Liabilities	27	46	67.9	43	7.4-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	96	60	37.6-	55	8.7-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,088	5,793	13.9	6,665	15.1
Share Drafts	677	748	10.5	849	13.5
Regular Shares	1,389	1,413	1.8	1,796	27.1
Money Market Shares	1,205	1,381	14.6	1,753	26.9
Share Certificates/CDs	1,369	1,786	30.5	1,755	1.8-
IRA/Keogh Accounts	375	411	9.7	452	9.8
All Other Shares and Member Deposits	43	39	9.2-	57	45.5
Non-Member Deposits	30	14	54.0-	3	76.3-
Regular Reserves	209	232	11.0	247	6.4
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-0*	78.0	-5	481.7-
Other Reserves	185	193	4.5	217	12.6
Undivided Earnings	232	260	12.0	280	7.7
Net Income	8	12	47.0	15	23.2
<b>TOTAL EQUITY</b>	631	697	10.5	755	8.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	5,814	6,549	12.6	7,474	14.1

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Utah**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	137	134	2.2-	128	4.5-
<b>INTEREST INCOME</b>					
Interest on Loans	183	202	10.4	195	3.6-
(Less) Interest Refund	0*	0*	0.0	0*	672.8
Income from Investments	24	26	6.2	25	4.2-
Trading Profits and Losses	0*	-0*	105.4-	-0*	337.0-
<b>TOTAL INTEREST INCOME</b>	<b>207</b>	<b>228</b>	<b>9.9</b>	<b>220</b>	<b>3.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	49	52	4.8	42	19.0-
Interest on Deposits	51	64	26.7	52	18.9-
Interest on Borrowed Money	2	0*	61.0-	0*	90.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>102</b>	<b>117</b>	<b>14.7</b>	<b>94</b>	<b>19.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>9</b>	<b>11</b>	<b>20.4</b>	<b>15</b>	<b>31.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>96</b>	<b>100</b>	<b>3.8</b>	<b>111</b>	<b>10.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	27	33	23.3	39	15.9
Other Operating Income	9	12	32.6	11	2.9-
Gain (Loss) on Investments	-0*	0*	199.9	0*	2,841.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	97.3-	-0*	294.1-
Other Non-Oper Income (Expense)	0*	0*	4.0	0*	61.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>37</b>	<b>45</b>	<b>23.7</b>	<b>51</b>	<b>12.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	51	57	11.2	64	12.0
Travel and Conference Expense	2	2	9.7	2	9.6
Office Occupancy Expense	8	9	9.1	10	18.1
Office Operations Expense	25	26	1.4	29	11.6
Educational & Promotional Expense	6	6	9.3	6	2.2
Loan Servicing Expense	6	7	15.2	10	40.2
Professional and Outside Services	2	3	30.7	3	12.8
Member Insurance	1	1	7.1	1	3.4-
Operating Fees	0*	0*	6.4	0*	27.6
Miscellaneous Operating Expenses	3	3	16.2	4	3.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>104</b>	<b>114</b>	<b>9.3</b>	<b>129</b>	<b>13.3</b>
<b>NET INCOME</b>	<b>29</b>	<b>31</b>	<b>9.4</b>	<b>32</b>	<b>3.4</b>
Transfer to Regular Reserve 1/	13	13	0.2	13	0.5-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Vermont**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	45	44	2.2-	40	9.1-
<b>Cash &amp; Equivalents</b>	45	65	42.1	87	34.5
<b>TOTAL INVESTMENTS</b>	230	264	14.7	359	36.2
U.S. Government Obligations	19	11	39.9-	18	60.6
Federal Agency Securities	111	121	8.8	211	74.3
Mutual Fund & Common Trusts	2	39	2,059.5	5	86.4-
MCSD and PIC at Corporate CU	4	4	3.3	5	20.4
All Other Corporate Credit Union	45	45	0.5	42	6.2-
Commercial Banks, S&Ls	45	32	27.6-	67	106.5
Credit Unions -Loans to, Deposits in	1	2	78.6	2	3.0-
Other Investments	4	10	131.3	10	0.5-
Loans Held for Sale	N/A	N/A		10	
<b>TOTAL LOANS OUTSTANDING</b>	696	741	6.4	783	5.7
Unsecured Credit Card Loans	42	45	6.9	44	1.9-
All Other Unsecured Loans	52	50	3.1-	45	9.1-
New Vehicle Loans	93	99	6.5	94	5.1-
Used Vehicle Loans	136	147	8.6	163	11.1
First Mortgage Real Estate Loans	197	205	3.9	223	8.7
Other Real Estate Loans	130	142	8.9	156	10.1
Leases Receivable	3	4	39.7	4	5.8-
All Other Loans/Lines of Credit /1	44	49	11.8	53	9.1
Other Loans /1	0*	0*	0.0	N/A	
Allowance For Loan Losses	5	5	3.1-	7	43.4
Other Real Estate Owned	0*	0*	0.0	0*	65.6
Land and Building	17	19	7.5	22	16.6
Other Fixed Assets	4	4	1.4	5	26.8
NCUSIF Capitalization Deposit	8	8	4.7	10	16.6
Other Assets	10	16	57.2	16	3.0
<b>TOTAL ASSETS</b>	1,006	1,111	10.4	1,285	15.7
<b>LIABILITIES</b>					
Total Borrowings	35	19	44.8-	29	52.9
Accrued Dividends/Interest Payable	0*	0*	17.8	0*	57.8
Acct Payable and Other Liabilities	9	12	40.3	11	9.4-
Uninsured Secondary Capital	0*	1	46.6	2	58.8
<b>TOTAL LIABILITIES</b>	45	33	26.1-	43	30.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	866	967	11.7	1,117	15.5
Share Drafts	118	135	13.8	149	10.8
Regular Shares	394	409	3.7	487	19.0
Money Market Shares	117	150	27.8	177	18.3
Share Certificates/CDs	159	189	19.3	202	7.0
IRA/Keogh Accounts	63	69	9.5	74	7.5
All Other Shares and Member Deposits	9	10	12.4	21	112.3
Non-Member Deposits	5	5	0.4-	6	9.3
Regular Reserves	35	40	14.7	42	4.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	1	126.4	4	329.8
Other Reserves	4	0*	77.9-	0*	19.6
Undivided Earnings	58	66	13.3	75	13.3
Net Income	2	3	28.1	3	2.8
<b>TOTAL EQUITY</b>	96	111	16.1	125	12.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,006	1,111	10.4	1,285	15.7

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Vermont**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	45	44	2.2-	40	9.1-
<b>INTEREST INCOME</b>					
Interest on Loans	28	31	10.8	29	5.7-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	8	7	0.8-	7	0.6-
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>35</b>	<b>38</b>	<b>8.3</b>	<b>37</b>	<b>4.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	15	15	3.2	11	28.3-
Interest on Deposits	0*	2	177.8	2	5.8-
Interest on Borrowed Money	0*	0*	2.0-	0*	17.0-
<b>TOTAL INTEREST EXPENSE</b>	<b>17</b>	<b>19</b>	<b>12.1</b>	<b>14</b>	<b>24.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>0*</b>	<b>0*</b>	<b>7.1</b>	<b>2</b>	<b>210.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>18</b>	<b>19</b>	<b>4.9</b>	<b>20</b>	<b>6.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3	5	34.0	5	12.0
Other Operating Income	1	2	47.9	2	29.3
Gain (Loss) on Investments	-0*	0	100.0	-0*	0.0
Gain (Loss) on Disp of Fixed Assets	-0*	0*	112.8	0*	139.8
Other Non-Oper Income (Expense)	0*	0*	2,264.7	0*	52.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>6</b>	<b>45.5</b>	<b>7</b>	<b>12.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	8	10	13.3	11	15.8
Travel and Conference Expense	0*	0*	2.1-	0*	44.6
Office Occupancy Expense	1	1	9.4	1	7.4
Office Operations Expense	4	5	16.4	5	10.2
Educational & Promotional Expense	0*	0*	18.7-	0*	43.0
Loan Servicing Expense	0*	0*	0.6	1	19.9
Professional and Outside Services	1	1	5.5	1	12.0
Member Insurance	0*	0*	1.9	0*	3.8
Operating Fees	0*	0*	6.7-	0*	15.9
Miscellaneous Operating Expenses	0*	0*	8.2-	0*	27.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>18</b>	<b>20</b>	<b>10.0</b>	<b>23</b>	<b>15.1</b>
<b>NET INCOME</b>	<b>5</b>	<b>6</b>	<b>23.8</b>	<b>5</b>	<b>15.3-</b>
Transfer to Regular Reserve 1/	1	0*	72.5-	0*	58.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Virgin Islands**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	5	5	0.0	5	0.0
<b>Cash &amp; Equivalents</b>	3	5	35.1	5	18.5
<b>TOTAL INVESTMENTS</b>	13	14	12.9	14	0.0-
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0*	0*	94.3-	1	2,469.9
All Other Corporate Credit Union	3	4	59.2	3	33.1-
Commercial Banks, S&Ls	9	10	9.8	10	1.3
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	0.0	0*	0.0
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	19	19	0.0	24	22.0
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	14	4	73.5-	1	62.6-
New Vehicle Loans	0*	0*	72.0	4	309.6
Used Vehicle Loans	0*	0*	2.2	0*	87.7
First Mortgage Real Estate Loans	0*	0*	6.9-	0*	25.0
Other Real Estate Loans	0*	0*	0.0	0*	0.0
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit /1	0*	14	4,438.0	17	22.4
Other Loans /1	4	0*	100.0-	N/A	
Allowance For Loan Losses	0*	0*	24.8	0*	4.5-
Other Real Estate Owned	0*	0*	0.0	0*	100.0-
Land and Building	1	1	2.8-	1	4.0-
Other Fixed Assets	0*	0*	6.5-	0*	32.5
NCUSIF Capitalization Deposit	0*	0*	6.0	0*	9.8
Other Assets	0*	0*	0.0	0*	352.4
<b>TOTAL ASSETS</b>	37	39	7.4	45	13.5
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	94.1-	0*	16,220.8
Acct Payable and Other Liabilities	0*	0*	14.8-	0*	12.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	0*	0*	16.4-	0*	35.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	28	30	6.6	34	14.6
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	25	28	11.1	32	15.3
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	1	0*	21.4-	0*	3.9-
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares and Member Deposits	2	0*	43.4-	1	8.8
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	3	3	4.0	3	0.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0	0.0	0	0.0
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	5	6	14.6	7	13.0
Net Income	0*	0*	6.4-	0*	36.4
<b>TOTAL EQUITY</b>	9	9	10.2	10	9.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	37	39	7.4	45	13.5

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Virgin Islands**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	1	1	0.5	1	6.5
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	0*	0*	17.6	0*	27.3-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>2</b>	<b>2</b>	<b>3.7</b>	<b>2</b>	<b>0.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	0*	0*	4.4	0*	22.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
<b>TOTAL INTEREST EXPENSE</b>	<b>0*</b>	<b>0*</b>	<b>4.4</b>	<b>0*</b>	<b>22.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>0*</b>	<b>0*</b>	<b>80.7-</b>	<b>0*</b>	<b>100.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1</b>	<b>1</b>	<b>9.6</b>	<b>1</b>	<b>11.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	16.5-	0*	31.0
Other Operating Income	0*	0*	10.6-	0*	21.7
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0	0	0.0	0	0.0
Other Non-Oper Income (Expense)	0	0	0.0	0*	0.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>15.3-</b>	<b>0*</b>	<b>120.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	0*	0*	5.6	0*	9.1
Travel and Conference Expense	0*	0*	106.2	0*	46.2-
Office Occupancy Expense	0*	0*	67.4	0*	10.4
Office Operations Expense	0*	0*	6.6-	0*	5.7-
Educational & Promotional Expense	0*	0*	163.3	0*	37.8-
Loan Servicing Expense	0*	0*	84.1	0*	9.3
Professional and Outside Services	0*	0*	179.6	0*	1.6-
Member Insurance	0*	0*	1.7	0*	4.5-
Operating Fees	0*	0*	6.1-	0*	14.7-
Miscellaneous Operating Expenses	0*	0*	83.3	0*	49.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>0*</b>	<b>0*</b>	<b>17.6</b>	<b>0*</b>	<b>2.9</b>
<b>NET INCOME</b>	<b>0*</b>	<b>0*</b>	<b>5.4-</b>	<b>0*</b>	<b>37.2</b>
Transfer to Regular Reserve 1/	0*	0*	41.0-	0*	41.5

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	261	252	3.4-	247	2.0-
<b>Cash &amp; Equivalents</b>	2,009	4,373	117.6	3,698	15.4-
<b>TOTAL INVESTMENTS</b>	3,443	3,717	8.0	6,539	75.9
U.S. Government Obligations	216	179	17.2-	246	38.0
Federal Agency Securities	2,524	2,575	2.0	4,097	59.1
Mutual Fund & Common Trusts	108	426	295.2	258	39.4-
MCSD and PIC at Corporate CU	51	51	0.5	59	15.6
All Other Corporate Credit Union	204	132	35.4-	372	182.5
Commercial Banks, S&Ls	252	256	1.4	393	53.7
Credit Unions -Loans to, Deposits in	17	13	21.8-	16	19.6
Other Investments	72	86	19.6	1,097	1,180.0
Loans Held for Sale	N/A	N/A		150	
<b>TOTAL LOANS OUTSTANDING</b>	17,787	19,013	6.9	21,436	12.7
Unsecured Credit Card Loans	2,051	2,247	9.6	2,467	9.8
All Other Unsecured Loans	2,104	2,233	6.1	2,275	1.9
New Vehicle Loans	2,965	3,321	12.0	3,450	3.9
Used Vehicle Loans	2,823	3,230	14.4	3,631	12.4
First Mortgage Real Estate Loans	4,029	3,774	6.3-	5,107	35.3
Other Real Estate Loans	2,539	2,838	11.8	3,104	9.4
Leases Receivable	157	167	6.6	170	2.0
All Other Loans/Lines of Credit /1	1,111	1,192	7.3	1,231	3.3
Other Loans /1	8	10	27.4	N/A	
Allowance For Loan Losses	144	155	7.2	181	16.9
Other Real Estate Owned	4	5	32.5	7	37.1
Land and Building	311	324	4.1	330	1.7
Other Fixed Assets	130	132	2.1	135	1.9
NCUSIF Capitalization Deposit	183	199	8.5	235	18.2
Other Assets	651	831	27.6	1,323	59.1
<b>TOTAL ASSETS</b>	24,374	28,441	16.7	33,671	18.4
<b>LIABILITIES</b>					
Total Borrowings	530	654	23.4	997	52.6
Accrued Dividends/Interest Payable	60	62	3.6	52	15.7-
Acct Payable and Other Liabilities	306	366	19.5	359	1.7-
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	896	1,081	20.7	1,409	30.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	20,681	24,192	17.0	28,737	18.8
Share Drafts	2,973	3,257	9.5	3,841	17.9
Regular Shares	7,112	7,208	1.3	9,034	25.3
Money Market Shares	1,933	2,844	47.1	4,286	50.7
Share Certificates/CDs	5,920	7,832	32.3	8,163	4.2
IRA/Keogh Accounts	2,641	2,957	12.0	3,292	11.3
All Other Shares and Member Deposits	95	89	6.9-	115	29.7
Non-Member Deposits	7	7	2.2-	7	4.4
Regular Reserves	662	710	7.2	734	3.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-31	16	150.3	36	129.8
Other Reserves	1,183	1,355	14.5	1,500	10.7
Undivided Earnings	974	1,077	10.5	1,241	15.2
Net Income	9	10	11.3	15	46.9
<b>TOTAL EQUITY</b>	2,797	3,167	13.2	3,525	11.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	24,374	28,441	16.7	33,671	18.4

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	261	252	3.4-	247	2.0-
<b>INTEREST INCOME</b>					
Interest on Loans	733	808	10.3	842	4.2
(Less) Interest Refund	0*	0*	8.2-	0*	34.6-
Income from Investments	153	182	19.4	148	19.1-
Trading Profits and Losses	0*	0*	27.6-	0*	2.0-
<b>TOTAL INTEREST INCOME</b>	<b>885</b>	<b>991</b>	<b>11.9</b>	<b>990</b>	<b>0.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	408	497	21.6	442	11.0-
Interest on Deposits	3	6	113.2	4	44.9-
Interest on Borrowed Money	17	14	16.6-	9	35.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>428</b>	<b>517</b>	<b>20.8</b>	<b>455</b>	<b>12.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>50</b>	<b>47</b>	<b>5.0-</b>	<b>80</b>	<b>69.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>407</b>	<b>426</b>	<b>4.6</b>	<b>455</b>	<b>6.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	60	65	7.9	78	20.2
Other Operating Income	52	85	61.9	92	8.4
Gain (Loss) on Investments	0*	1	1,296.4	0*	79.4-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	5,502.6	0*	33.5-
Other Non-Oper Income (Expense)	0*	0*	133.2	3	447.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>113</b>	<b>152</b>	<b>34.7</b>	<b>174</b>	<b>14.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	186	208	11.9	229	10.1
Travel and Conference Expense	4	4	12.1	4	3.3
Office Occupancy Expense	21	23	10.9	25	9.4
Office Operations Expense	80	88	9.9	93	5.8
Educational & Promotional Expense	9	10	15.4	10	0.2
Loan Servicing Expense	31	35	14.3	44	23.4
Professional and Outside Services	16	20	25.0	24	15.4
Member Insurance	7	7	9.4	7	0.1
Operating Fees	2	2	5.1-	2	11.0
Miscellaneous Operating Expenses	13	20	55.4	22	12.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>367</b>	<b>417</b>	<b>13.7</b>	<b>460</b>	<b>10.2</b>
<b>NET INCOME</b>	<b>153</b>	<b>161</b>	<b>5.1</b>	<b>169</b>	<b>4.9</b>
Transfer to Regular Reserve 1/	74	52	29.9-	5	90.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Washington**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	172	164	4.7-	159	3.0-
<b>Cash &amp; Equivalents</b>	530	1,473	177.7	1,296	12.0-
<b>TOTAL INVESTMENTS</b>	3,275	3,047	7.0-	4,226	38.7
U.S. Government Obligations	508	309	39.2-	163	47.1-
Federal Agency Securities	1,564	1,519	2.8-	2,398	57.8
Mutual Fund & Common Trusts	84	90	8.2	94	4.0
MCSD and PIC at Corporate CU	53	54	2.7	83	54.1
All Other Corporate Credit Union	240	272	13.1	504	85.6
Commercial Banks, S&Ls	435	464	6.7	662	42.5
Credit Unions -Loans to, Deposits in	16	32	98.7	34	6.8
Other Investments	375	306	18.4-	288	6.0-
Loans Held for Sale	N/A	N/A		30	
<b>TOTAL LOANS OUTSTANDING</b>	9,763	10,159	4.1	10,878	7.1
Unsecured Credit Card Loans	940	974	3.7	925	5.1-
All Other Unsecured Loans	519	488	5.9-	449	8.0-
New Vehicle Loans	1,706	1,734	1.7	1,650	4.8-
Used Vehicle Loans	2,142	2,281	6.5	2,476	8.6
First Mortgage Real Estate Loans	1,892	2,086	10.2	2,820	35.2
Other Real Estate Loans	1,697	1,722	1.4	1,736	0.8
Leases Receivable	49	29	39.8-	15	50.1-
All Other Loans/Lines of Credit /1	803	807	0.5	807	0.0-
Other Loans /1	15	38	146.7	N/A	
Allowance For Loan Losses	81	85	5.9	94	9.6
Other Real Estate Owned	5	8	47.9	8	5.6
Land and Building	258	262	1.6	269	2.7
Other Fixed Assets	78	82	5.1	88	7.8
NCUSIF Capitalization Deposit	109	111	2.6	128	14.5
Other Assets	157	178	13.3	199	11.4
<b>TOTAL ASSETS</b>	14,095	15,234	8.1	17,027	11.8
<b>LIABILITIES</b>					
Total Borrowings	212	70	67.0-	100	42.9
Accrued Dividends/Interest Payable	27	31	14.7	23	27.7-
Acct Payable and Other Liabilities	520	423	18.7-	396	6.4-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	759	524	31.0-	518	1.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	11,920	13,200	10.7	14,841	12.4
Share Drafts	1,707	1,753	2.7	1,899	8.3
Regular Shares	4,635	4,870	5.1	6,215	27.6
Money Market Shares	1,346	1,456	8.2	1,919	31.8
Share Certificates/CDs	2,969	3,760	26.7	3,365	10.5-
IRA/Keogh Accounts	1,233	1,334	8.2	1,416	6.1
All Other Shares and Member Deposits	18	19	5.6	23	22.9
Non-Member Deposits	13	7	42.1-	4	46.1-
Regular Reserves	462	456	1.5-	458	0.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-22	7	131.0	17	145.0
Other Reserves	4	5	34.4	5	6.3
Undivided Earnings	954	1,028	7.8	1,149	11.8
Net Income	18	15	19.4-	38	158.7
<b>TOTAL EQUITY</b>	1,415	1,510	6.7	1,667	10.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	14,095	15,234	8.1	17,027	11.8

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Washington**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	172	164	4.7-	159	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	393	423	7.6	416	1.8-
(Less) Interest Refund	0*	0*	44.9	0*	19.0
Income from Investments	98	97	1.6-	93	3.6-
Trading Profits and Losses	0*	0*	2,350.2	0*	85.3-
<b>TOTAL INTEREST INCOME</b>	<b>492</b>	<b>521</b>	<b>5.9</b>	<b>509</b>	<b>2.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	218	248	13.9	184	26.0-
Interest on Deposits	19	19	2.5	11	43.7-
Interest on Borrowed Money	6	2	57.0-	2	3.0-
<b>TOTAL INTEREST EXPENSE</b>	<b>242</b>	<b>270</b>	<b>11.4</b>	<b>197</b>	<b>27.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>26</b>	<b>28</b>	<b>6.5</b>	<b>34</b>	<b>23.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>223</b>	<b>223</b>	<b>0.1-</b>	<b>278</b>	<b>24.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	42	47	13.8	53	12.5
Other Operating Income	27	31	14.6	39	24.9
Gain (Loss) on Investments	-0*	1	3,582.9	0*	71.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	368.0	5	782.5
Other Non-Oper Income (Expense)	1	3	118.6	1	43.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>70</b>	<b>83</b>	<b>18.1</b>	<b>99</b>	<b>19.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	123	131	6.5	145	10.9
Travel and Conference Expense	5	5	9.0	5	4.8
Office Occupancy Expense	16	17	6.5	27	54.0
Office Operations Expense	57	63	9.9	52	18.1-
Educational & Promotional Expense	8	9	7.7	10	7.7
Loan Servicing Expense	12	12	4.8	18	43.4
Professional and Outside Services	12	14	16.6	19	34.3
Member Insurance	0*	0*	18.1-	0*	3.6-
Operating Fees	1	1	5.3-	1	20.4
Miscellaneous Operating Expenses	5	5	6.5	10	92.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>241</b>	<b>259</b>	<b>7.7</b>	<b>287</b>	<b>11.0</b>
<b>NET INCOME</b>	<b>53</b>	<b>47</b>	<b>11.2-</b>	<b>90</b>	<b>90.8</b>
Transfer to Regular Reserve 1/	37	6	83.5-	0*	92.3-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**West Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	133	129	3.0-	127	1.6-
<b>Cash &amp; Equivalents</b>	97	233	139.7	228	2.0-
<b>TOTAL INVESTMENTS</b>	402	355	11.7-	487	37.2
U.S. Government Obligations	9	8	18.1-	6	18.2-
Federal Agency Securities	89	69	22.3-	98	42.5
Mutual Fund & Common Trusts	8	12	43.5	11	8.6-
MCSD and PIC at Corporate CU	10	11	1.8	12	13.9
All Other Corporate Credit Union	78	57	27.1-	69	21.4
Commercial Banks, S&Ls	190	183	3.8-	275	50.6
Credit Unions -Loans to, Deposits in	3	13	306.2	6	50.0-
Other Investments	15	4	74.1-	9	147.0
Loans Held for Sale	N/A	N/A		0*	
<b>TOTAL LOANS OUTSTANDING</b>	1,100	1,148	4.3	1,212	5.6
Unsecured Credit Card Loans	49	45	7.6-	44	3.0-
All Other Unsecured Loans	144	150	4.1	138	8.1-
New Vehicle Loans	287	302	5.0	305	1.2
Used Vehicle Loans	200	218	8.8	252	15.4
First Mortgage Real Estate Loans	265	268	0.9	292	9.0
Other Real Estate Loans	75	78	3.6	91	16.1
Leases Receivable	0*	0*	65.1-	0*	62.8-
All Other Loans/Lines of Credit /1	73	80	8.7	91	13.8
Other Loans /1	5	7	36.5	N/A	
Allowance For Loan Losses	11	10	4.9-	11	7.0
Other Real Estate Owned	0*	0*	55.3-	0*	48.0-
Land and Building	33	34	1.2	37	10.4
Other Fixed Assets	7	9	26.3	10	10.3
NCUSIF Capitalization Deposit	14	14	1.6	15	12.0
Other Assets	12	12	1.3-	10	17.7-
<b>TOTAL ASSETS</b>	1,655	1,794	8.4	1,989	10.9
<b>LIABILITIES</b>					
Total Borrowings	3	6	138.7	17	171.6
Accrued Dividends/Interest Payable	4	5	8.3	4	22.8-
Acct Payable and Other Liabilities	8	8	9.2	9	6.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	15	19	31.5	29	51.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,431	1,550	8.3	1,720	11.0
Share Drafts	135	149	10.7	174	16.4
Regular Shares	778	798	2.6	938	17.5
Money Market Shares	56	48	14.3-	71	48.4
Share Certificates/CDs	331	412	24.4	388	5.7-
IRA/Keogh Accounts	118	130	10.4	138	6.3
All Other Shares and Member Deposits	13	12	8.5-	10	10.6-
Non-Member Deposits	1	0*	30.2-	0*	78.4-
Regular Reserves	71	75	5.8	79	5.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	0*	134.8	0*	118.2
Other Reserves	7	7	1.3-	6	1.8-
Undivided Earnings	132	142	8.0	153	7.5
Net Income	1	0*	48.9-	0*	2.1-
<b>TOTAL EQUITY</b>	210	225	7.3	240	6.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,655	1,794	8.4	1,989	10.9

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**West Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	133	129	3.0-	127	1.6-
<b>INTEREST INCOME</b>					
Interest on Loans	47	50	7.0	49	2.2-
(Less) Interest Refund	0*	0*	6.5	0*	14.4-
Income from Investments	14	14	0.8-	11	16.5-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>61</b>	<b>64</b>	<b>5.3</b>	<b>60</b>	<b>5.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	28	31	9.8	24	23.1-
Interest on Deposits	0*	0*	74.3-	0*	98.5-
Interest on Borrowed Money	0*	0*	196.9	0*	31.1
<b>TOTAL INTEREST EXPENSE</b>	<b>28</b>	<b>31</b>	<b>10.0</b>	<b>24</b>	<b>22.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>2</b>	<b>8.1-</b>	<b>3</b>	<b>21.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>30</b>	<b>31</b>	<b>1.9</b>	<b>34</b>	<b>10.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	3	12.3	3	22.7
Other Operating Income	2	2	16.1	2	8.3
Gain (Loss) on Investments	-0*	0*	784.7	-0*	101.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	93.0-	0*	6,712.5
Other Non-Oper Income (Expense)	0*	0*	31.6	0*	38.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>5</b>	<b>27.8</b>	<b>6</b>	<b>7.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	13	14	9.0	15	9.3
Travel and Conference Expense	0*	0*	9.5	0*	5.4
Office Occupancy Expense	2	2	6.3	2	9.8
Office Operations Expense	6	6	11.2	7	10.9
Educational & Promotional Expense	0*	0*	26.2	0*	18.6
Loan Servicing Expense	0*	0*	0.1-	1	39.0
Professional and Outside Services	2	2	8.5	2	8.8
Member Insurance	1	1	0.7-	1	4.2
Operating Fees	0*	0*	0.8-	0*	16.4
Miscellaneous Operating Expenses	1	0*	21.5-	0*	1.4-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>26</b>	<b>28</b>	<b>7.3</b>	<b>31</b>	<b>10.2</b>
<b>NET INCOME</b>	<b>8</b>	<b>8</b>	<b>2.5-</b>	<b>9</b>	<b>8.9</b>
Transfer to Regular Reserve 1/	0*	2	86.4	1	29.9-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Wisconsin**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	346	336	2.9-	319	5.1-
<b>Cash &amp; Equivalents</b>	480	1,159	141.2	1,241	7.1
<b>TOTAL INVESTMENTS</b>	959	864	9.9-	1,309	51.4
U.S. Government Obligations	11	4	63.0-	19	334.9
Federal Agency Securities	321	217	32.4-	369	70.0
Mutual Fund & Common Trusts	3	11	281.5	19	70.6
MCSD and PIC at Corporate CU	68	73	8.0	83	12.7
All Other Corporate Credit Union	245	228	7.1-	263	15.2
Commercial Banks, S&Ls	273	276	1.2	470	70.5
Credit Unions -Loans to, Deposits in	14	22	52.7	21	2.2-
Other Investments	24	33	38.8	65	97.8
Loans Held for Sale	N/A	N/A		119	
<b>TOTAL LOANS OUTSTANDING</b>	7,727	8,215	6.3	8,555	4.1
Unsecured Credit Card Loans	293	326	11.3	310	4.8-
All Other Unsecured Loans	279	275	1.5-	257	6.5-
New Vehicle Loans	816	807	1.1-	746	7.5-
Used Vehicle Loans	1,768	1,808	2.2	1,923	6.4
First Mortgage Real Estate Loans	2,670	2,970	11.2	3,173	6.8
Other Real Estate Loans	1,028	1,155	12.3	1,278	10.7
Leases Receivable	54	29	46.6-	17	39.6-
All Other Loans/Lines of Credit /1	799	830	4.0	850	2.4
Other Loans /1	19	16	18.7-	N/A	
Allowance For Loan Losses	45	51	11.5	57	11.7
Other Real Estate Owned	3	2	39.6-	3	105.8
Land and Building	194	212	9.3	223	5.0
Other Fixed Assets	52	54	4.4	56	3.3
NCUSIF Capitalization Deposit	75	81	7.0	89	10.6
Other Assets	99	119	19.5	132	11.0
<b>TOTAL ASSETS</b>	9,544	10,655	11.6	11,670	9.5
<b>LIABILITIES</b>					
Total Borrowings	106	53	49.9-	120	125.9
Accrued Dividends/Interest Payable	10	13	30.0	9	31.6-
Acct Payable and Other Liabilities	72	88	21.5	89	1.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	188	154	18.3-	218	41.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	8,325	9,381	12.7	10,228	9.0
Share Drafts	1,158	1,264	9.1	1,367	8.2
Regular Shares	2,750	2,767	0.6	3,209	16.0
Money Market Shares	1,306	1,639	25.5	2,105	28.4
Share Certificates/CDs	2,413	2,934	21.6	2,713	7.5-
IRA/Keogh Accounts	669	729	8.9	779	6.9
All Other Shares and Member Deposits	25	41	63.0	45	8.3
Non-Member Deposits	4	8	134.6	10	22.9
Regular Reserves	495	526	6.1	541	2.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	1	122.3	3	105.8
Other Reserves	124	128	2.9	144	13.0
Undivided Earnings	390	435	11.7	496	14.0
Net Income	28	30	8.3	41	37.4
<b>TOTAL EQUITY</b>	1,032	1,120	8.5	1,225	9.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	9,544	10,655	11.6	11,670	9.5

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Wisconsin**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	Jun-00	Jun-01	% CHG	Jun-02	% CHG
Number of Credit Unions	346	336	2.9-	319	5.1-
<b>INTEREST INCOME</b>					
Interest on Loans	305	339	11.2	317	6.4-
(Less) Interest Refund	0*	0*	9.7	0*	8.2-
Income from Investments	37	38	4.7	31	18.5-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>342</b>	<b>377</b>	<b>10.5</b>	<b>349</b>	<b>7.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	157	186	18.6	129	30.7-
Interest on Deposits	0*	0*	103.5	0*	62.5
Interest on Borrowed Money	3	3	15.7-	2	2.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>160</b>	<b>189</b>	<b>18.0</b>	<b>132</b>	<b>30.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>13</b>	<b>20.8</b>	<b>15</b>	<b>15.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>171</b>	<b>176</b>	<b>2.9</b>	<b>202</b>	<b>14.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	27	37	39.3	40	6.4
Other Operating Income	17	21	20.0	23	9.0
Gain (Loss) on Investments	-0*	0*	491.8	0*	39.5-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	106.6-	0*	366.3
Other Non-Oper Income (Expense)	0*	0*	66.3-	0*	14.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>45</b>	<b>58</b>	<b>28.9</b>	<b>63</b>	<b>7.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	89	99	10.6	107	8.1
Travel and Conference Expense	3	3	2.5	3	5.7
Office Occupancy Expense	11	12	9.3	13	3.3
Office Operations Expense	36	40	11.1	41	2.1
Educational & Promotional Expense	6	7	4.1	7	3.2
Loan Servicing Expense	9	11	13.2	11	6.1
Professional and Outside Services	11	12	11.9	13	9.8
Member Insurance	2	2	1.8-	2	8.3-
Operating Fees	0*	0*	5.1	1	17.9
Miscellaneous Operating Expenses	4	4	5.8	5	3.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>174</b>	<b>192</b>	<b>10.2</b>	<b>203</b>	<b>6.1</b>
<b>NET INCOME</b>	<b>42</b>	<b>43</b>	<b>0.9</b>	<b>62</b>	<b>44.3</b>
Transfer to Regular Reserve 1/	4	3	40.3-	3	25.6

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.

**Wyoming**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	37	37	0.0	34	8.1-
<b>Cash &amp; Equivalents</b>	24	76	219.6	79	4.3
<b>TOTAL INVESTMENTS</b>	157	156	1.0-	185	19.1
U.S. Government Obligations	0*	0*	8.8	0*	99.3-
Federal Agency Securities	50	39	21.3-	66	68.4
Mutual Fund & Common Trusts	0*	1	1,877.7	4	189.1
MCSD and PIC at Corporate CU	6	6	3.4	7	4.8
All Other Corporate Credit Union	68	72	6.2	67	7.6-
Commercial Banks, S&Ls	26	30	13.0	35	17.7
Credit Unions -Loans to, Deposits in	5	5	15.4	4	35.8-
Other Investments	2	1	36.8-	4	203.8
Loans Held for Sale	N/A	N/A		2	
<b>TOTAL LOANS OUTSTANDING</b>	534	576	7.8	628	9.0
Unsecured Credit Card Loans	42	43	4.3	41	6.6-
All Other Unsecured Loans	32	31	5.0-	28	8.3-
New Vehicle Loans	99	115	16.0	118	3.1
Used Vehicle Loans	175	190	9.0	222	16.7
First Mortgage Real Estate Loans	69	76	8.9	76	0.3
Other Real Estate Loans	64	69	8.8	74	6.9
Leases Receivable	0*	0*	17.9-	0*	14.1-
All Other Loans/Lines of Credit /1	49	48	2.0-	68	40.9
Other Loans /1	3	3	14.1-	N/A	
Allowance For Loan Losses	5	5	2.5	5	0.5-
Other Real Estate Owned	0*	0*	59.7-	0*	17.4-
Land and Building	15	15	0.4	17	13.8
Other Fixed Assets	4	4	9.5	5	11.3
NCUSIF Capitalization Deposit	6	6	8.2	7	15.0
Other Assets	7	8	26.5	6	25.8-
<b>TOTAL ASSETS</b>	742	837	12.8	925	10.5
<b>LIABILITIES</b>					
Total Borrowings	10	2	77.0-	2	11.4
Accrued Dividends/Interest Payable	1	1	26.3	1	27.4-
Acct Payable and Other Liabilities	3	4	26.5	3	30.4-
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	14	8	43.1-	7	18.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	647	741	14.6	821	10.8
Share Drafts	96	105	9.9	120	13.4
Regular Shares	214	231	7.9	294	27.4
Money Market Shares	87	86	1.7-	104	20.8
Share Certificates/CDs	190	255	34.4	240	5.8-
IRA/Keogh Accounts	43	47	9.9	50	5.2
All Other Shares and Member Deposits	12	10	14.7-	9	16.5-
Non-Member Deposits	5	6	38.1	5	17.4-
Regular Reserves	28	31	9.8	31	0.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	113.3	0*	685.8
Other Reserves	5	5	16.0	5	3.6-
Undivided Earnings	48	50	4.0	59	17.0
Net Income	0*	0*	129.7	1	35.9
<b>TOTAL EQUITY</b>	81	88	8.2	97	10.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	742	837	12.8	925	10.5

\* Amount Less than + or - 1 Million

1/ All other loans to members and Other Loans eliminated in 2002.

**Wyoming**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2002**  
**(Dollar Amounts in Millions)**

	<b>Jun-00</b>	<b>Jun-01</b>	<b>% CHG</b>	<b>Jun-02</b>	<b>% CHG</b>
Number of Credit Unions	37	37	0.0	34	8.1-
<b>INTEREST INCOME</b>					
Interest on Loans	23	25	11.6	25	0.9-
(Less) Interest Refund	0*	0*	0.5	0*	54.0
Income from Investments	5	5	7.5	4	18.6-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>27</b>	<b>30</b>	<b>10.9</b>	<b>29</b>	<b>3.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	12	14	21.1	10	27.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	54.2-	0*	23.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>12</b>	<b>14</b>	<b>20.4</b>	<b>10</b>	<b>27.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>1</b>	<b>21.8-</b>	<b>2</b>	<b>19.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>14</b>	<b>15</b>	<b>6.8</b>	<b>17</b>	<b>16.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	2	8.0	3	14.7
Other Operating Income	0*	2	63.0	1	9.4-
Gain (Loss) on Investments	-0*	0*	2,532.6	0*	82.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	88.0-	0*	2,005.3
Other Non-Oper Income (Expense)	0*	0*	76.7-	0*	83.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>4</b>	<b>23.9</b>	<b>4</b>	<b>4.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	7	7	10.6	8	12.4
Travel and Conference Expense	0*	0*	2.4	0*	29.6
Office Occupancy Expense	0*	0*	6.6	0*	2.8
Office Operations Expense	3	3	7.7	4	7.5
Educational & Promotional Expense	0*	0*	13.4	0*	16.6
Loan Servicing Expense	0*	1	14.2	1	8.7
Professional and Outside Services	1	1	0.4-	1	9.3
Member Insurance	0*	0*	47.7	0*	6.8
Operating Fees	0*	0*	2.5-	0*	2.9
Miscellaneous Operating Expenses	0*	0*	3.9-	0*	9.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>14</b>	<b>15</b>	<b>9.0</b>	<b>17</b>	<b>10.4</b>
<b>NET INCOME</b>	<b>3</b>	<b>4</b>	<b>14.6</b>	<b>5</b>	<b>28.7</b>
Transfer to Regular Reserve 1/	0*	0*	11.2	0*	70.4-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to December 2001.